Annual Report on the Working of Co-operative Societies in the Province of Bombay

For the Year 1939-40

BOMBAY

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1941

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Abstract for the Information of the International Agricultural Institute at Rome.

No. A.N.R. of 1940.

Poona, the 7th December 1940.

From

S. M. IKRAM, Esquire, I.C.S.,

Registrar, Co-operative Societies, and Director of Rural Development, Bombay Province, Poona.

To

The SECRETARY TO GOVERNMENT,

Revenue Department, Secretariat, Fort, Bombay.

Subject.—Annual Administration Report for the year 1939-40.

Sir,

I have the honour to submit the Annual Administration Report on the working of Co-operative Societies in the Province of Bombay for the year ending 30th June 1940.

I. ADMINISTRATION.

GAZETTED STAFF.

Registrar, Co-operative Societies, and Director of Rural Development.

2. Mr. M. D. Bhansali, I.C.S., worked as Registrar for the whole of the year except from 18th August 1939 to 3rd September 1939 and from 24th November 1939 to 23rd December 1939 when I officiated as Registrar.

Deputy Registrar.

I worked as Deputy Registrar of Co-operative Societies for the following periods :—

1st July 1939 to 17th August 1939,

4th September 1939 to 24th November 1939, and

24th December 1939 to 10th February 1940 (when

I proceeded on leave). The post was held in abeyance for the following periods :—

18th August 1939 to 3rd September 1939,
25th November 1939 to 23rd December 1939, and
11th February 1940 to 22nd May 1940.

From 23rd May 1940 till the end of the year under report the post was held by Mr. D. A. Shah.

Personal Assistant to the Registrar, Co-operative Societies, and Director of Rural Development.

Mr. D. A. Shah was Personal Assistant from 1st July 1939 to 26th December 1939 when he was transferred as Assistant Registrar, Co-operative Societies, Jalgaon, and again on his retransfer from 8th March 1940 to 22nd April 1940. Mr. S. S. Bhathena worked as Personal Assistant from 6th January 1940 to 3rd February 1940. Mr. J. G. Saldanha, Office Superintendent, officiated as Personal Assistant from 23rd April 1940 to the end of the year.

Assistant Registrar, Co-operative Finance.

Mr. K. R. Kulkarni held this post throughout the year.

Assistant Registrar, Land Mortgage Banks.

A temporary post of Assistant Registrar in class II of Bombay Co-operative Service was created for a period of three years from 3rd January 1940 for employment as Assistant Registrar for Land Mortgage Banks, and Manager of the Bombay Provincial Co-operative Land Mortgage Bank, Bombay, with headquarters in Bombay, and Mr. R. N. Trivedi was appointed to it.

Chief Marketing Officer, Bombay.

Dr. T. G. Shirname held the post of Chief Marketing Officer throughout the year.

The Provincial Marketing Scheme, consisting of four Assistant Marketing Officers, five clerks and five peons, mainly financed by the Imperial Council of Agricultural Research was transferred from the Agricultural Department to this Department, and was placed under the control of the Chief Marketing Officer.

Assistant Registrars, Co-operative Societies, and Rural Development Officers.

The subjoined statement shows the officers who held the charges of Assistant Registrars and Rural Development Officers, the number of days they were on tour and the number of societies inspected by them during the period of report :—

Division.	Name.	Period.	Head quarters.	Charges.	No. of days on tour.	No. of Societies inspected.
Bombay ...	Mr. S. G. Almoula.	1-7-39 to 29-11-39 and 15-12-39 to 30-6-40.	Bombay ...	Bombay, Bombay Suburban and Thana.	136	85
	Mr. N. D. Karmarkar (held charge).	30-11-39 to 14-12-39.	......	......	...	...
Ahmedabad ...	Mr. B. N. Desai ...	1-7-39 to 30-6-40.	Ahmedabad.	Ahmedabad, Kira and Panchmahals.	148	164
Surat ...	Mr. R. N. Trivedi .	1-7-39 to 15-1-40.	Surat ...	Surat and Broach.	45	59
	Mr. Y. T. Desai ...	16-1-40 to 30-6-40.	......	......	72	72
Jalgaon ...	Mr. S. S. Bhathena.	1-7-39 to 30-12-39.	Jalgaon ...	East Khandesh ...	48	62
	Mr. D. A. Shah ...	31-12-39 to 29-2-40.	......	......	11	27
	Mr. N. V. Nayak ...	1-3-40 to 30-6-40.	......	......	36	66
Dhulia ...	Mr. R. S. Patil ...	1-7-39 to 11-2-40.	Dhulia ...	West Khandesh and Nasik.	81	135
	Mr S. S. Bhathena.	12-2-40 to 31-5-40.	......	......	61	42
	Mr. S. B. Jadhav...	1-6-40 to 30-6-40.	......	......	14	16
Poona ...	Mr. N. P. Bhagwat.	1-7-39 to 30-6-40.	Poona ...	Poona and Ahmednagar.	180	175
Satara ...	Mr. K. G. Prabhu .	1-7-39 to 30-6-40.	Satara ...	Satara, Ratnagiri and Kolaba.	229	306
Sholapur ...	Mr. N. V. Nayak ...	1-7-39 to 21-2-40.	Sholapur ...	Sholapur and Bijapur.	110	101
	Mr. R. S. Patil ...	22-2-40 to 30-6-40.	Do. ...	Do. ...	67	116

Division.	Name.	Period.	Head quarters.	Charges.	No. of days on tour.	No. of Societies inspected.
Belgaum ...	Mr. R. B. Palekar	1-7-39 to 30-6-40.	Belgaum ...	Belgaum and North Kanara.	204	209
Dharwar ...	Mr. C. B. Huli ...	1-7-39 to 9-12-39 and 24-12-39 to 30-0-40 30-6-40.	Dharwar ...	Dharwar ...	127	233
	Mr. V. N. Deshpande (held charge).	10-12-39 to 23-12-39.	......	......	...	...

The inspection work done by the Registrar, and the Deputy Registrar is as indicated below :—

Designation.	No. of days on tour.	No. of Societies inspected.
Registrar, Co-operative Societies	148	163
Deputy Registrar, Co-operative Societies	45	83

Special Auditors of Co-operative Societies.

3. The temporary post of an additional Special Auditor, Co-operative Societies was continued throughout the year.

The following table shows the charges held by the Special Auditors, the touring done by them and the total audit output :—

Division.	Head quarters.	Charge.	Name.	Period.	No. of Banks in charge.	No. of audits.	No. of days spent on tour.
			Special Auditor.				
Bombay Special Auditor and Additional Special Auditor.	Bombay ...	Bomay City, Suburbs, Bombay Provincial Co-operative Bank and its branches.	Mr. C. M. Amin.	1-7-39 to 26-11-39	126	27	102
	" ...		Mr. N. D. Karmarkar (held charge).	27-11-39 to 10-12-39.	...	...	...

Division.	Head quarters.	Charge.	Name.	Period.	No. of Banks in charge.	No. of audits.	No. of days spent on tour.
		Special	*Auditor—co*	*ntd.*			
			Mr. D. G. Limaye.	11-12-39 to 18-4-40 and 19-6-40 to 30-6-40.	...	35	77
			Mr. J. C. Shah.	10-4-40 to 18-6-40.	...	20	50
		Additional	*Special Audi*	*tor.*			
	Bombay ...	......	Mr. D. G. Limaye.	1-7-39 to 18-7-39.	...	1	13
			Mr. C. M. Amin (held charge in addition).	19-7-39 to 6-8-39.	...	...	...
		..	Mr. N. D. Karmarkar.	7-8-39 to 30-6-40.	...	36	214
Central ...	Poona ...	Poona, Ahmednagar, Sholapur, Satara, and East Khandesh districts.	Mr. G. S. Dandavate.	1-7-39 to 30-6-40.	60	60	147
Southern ...	Dharwar ...	Dharwar, Belgaum, Bijapur, North Kanara, Ratnagiri and Kolaba districts.	Mr. V. N. Deshpande.	1-7-39 to 30-6-40.	75	73	198
Northern ...	Ahmedabad.	Ahmedabad, Kaira, Broach and Panch Mahals, Nasik and West Khandesh districts.	Mr. B. M. Dwivedi.	1-7-39 to 30-6-40.	125	121	181

Subordinate Staff.

4. There has been no change in the strength of the subordinate staff during the year under review.

Special Temporary Staff.

5. The two posts of officers in the II grade Auditors created in 1938, for reconstruction work in the areas financed by the Nasik and Kaira Banks in liquidation, were continued throughout the year. The sub-auditor, appointed at Dholka for work in

connection with the recovery of the Government loans advanced to reconstruction societies at Ahmedabad, was continued except for a period of three months.

The post of Special Supervision Officer for the Dohad Taluka and the Jhalod Mahal in the Panchmahals held by a II grade Auditor was continued throughout the year. A Special Officer for Bhil areas at Taloda was employed and paid by the West Khandesh District Board of Supervising Unions. This officer has now been replaced by a sub-auditor appointed for the work of supervision and control of Bhil societies in the partially excluded areas.

The posts of all the Special Liquidation Officers were continued throughout the year, except the Special Liquidation Officer, Jalgaon, which post was abolished with effect from 17th May 1940 on transfer of a bulk of liquidation work to the East Khandesh District Central Co-operative Bank, Jalgaon. The post of a II grade Auditor was sanctioned by Government for appointment as Liquidator of the Dharwar Urban Co-operative Bank which was ordered to be wound up during the year.

The total number of Special Recovery Officers appointed during the course of the year was 27. Some of them were continued throughout the year while some were discontinued for short periods especially between 1st August 1939 and 30th November 1939, as the recovery of the dues of agriculturist members of co-operative societies by coercive processes through the revenue agency was ordered to be suspended till the next collection season in accordance with orders of Government.

In view of the reorganization of work relating to rural development the work in the office of the Registrar increased considerably. A post of an additional Office Superintendent in the grade of Rs. 180—10—270 was created on a temporary basis till 29th February 1940. In addition, to cope with the increased work in the office, the Registrar was allowed to employ temporary clerks under the power delegated to him. The post of Office Superintendent was continued for a further period of one year and an additional temporary staff consisting of 10 clerks and 3 peons was sanctioned for the Registrar's office.

HONORARY WORKERS.

6. The total strength of honorary organisers consisted of :—

1 Divisional Honorary Organiser.

54 District Honorary Organisers, and

57 Taluka Honorary Organisers.

The cost on account of their travelling allowance was Rs. 1,568.

A number of non-officials and officials of other departments also took interest and rendered useful service to the movement.

7. Cost of working—

Particulars.		Amount, 1939-40.		Amount, 1938-39.
		Rs.		Rs.
Pay of Establishment ...		6,71,428		4,08,764
Travelling Allowance (Officials and non-officials)		1,31,004		78,380
Grants to the Bombay Provincial Co-operative Institute ..		7,000		18,750
Special Grants to Co-operative Institutions—				
	Rs.		Rs.	
Sale societies ...	4,528		1,474	
Backward societies .	1,440		1,680	
Supervising Unions .	18,964		27,000	
Land Mortgage Banks ...	2,000		6,722	
Village Multi-purpose Societies .	3,717		750	
		30,649		37,626
Grants to other Institutions :*—				
Training Centres ...	16,216			
Gun-clubs in Kaira District ...	610			
Taluka Development Associations ...	39,935			
Cotton Seed Distribution Schemes...	15,758			
Bhil Seva Mandal, Nandurbar ...	9,078			
		81,597		
Contingencies ...		1,45,236		48,043
Total ...		10,66,914		5,91,563

*The expenditure on grants to District Rural Development Boards, viz., Rs. 34,000 is not included here as the same is transferred by the Accountant General, Bombay, under the head "Charges in connection with Village Uplift (financed from Provincial Revenues)" by a journal entry subsequent to March Final.

Particulars.		Amount, 1939-40.		Amount, 1938-39.
	Rs.	Rs.	Rs.	Rs.
Deduct—				
Audit fees ...	1,55,911		1,31,446	
*Recoveries from societies for services including Miscellaneous receipts ...	53,260	2,09,171	61,398	1,92,844
Net Total ...		8,57,743		3,98,719

*Receipts on account of subsidies from the Government of India are not included in this item.

COST OF WORKING.

8. Cost of working of the Scheme for Co-operative Training and Education :—

		Rs.	Rs.
Pay of Officers ...		...	Nil.
Pay of Establishment.		7,297	
Temporary Establishment ...		4,095	
			11,392
Allowances and Honoraria, etc.—	Rs.		
Travelling Allowance ...	168		
Ordinary ...	1,530		
			1,698
Contingencies—			
Non-contract contingencies ...	...	...	1,335
Grants-in-Aid Contributions ...	...	...	Nil.
		Total ...	14,425

CO-OPERATION AND ACCOUNTANCY DIPLOMA BOARD.

9. The following table indicates the cost incurred in connection with the Board—

	Rs.	Rs.
Pay of Establishment—		
Temporary Establishment ...	...	117
Allowances and Honoraria, etc.—		
Honoraria ...	150	
Travelling Allowance (Charged) ...	45	

		Rs.	Rs.
Travelling Allowance (Voted) ...	...	67	
Fees for setting and assessing papers...	...	600	
			862
Contingencies ...	...	... ...	150
		Total ...	1,129

Thirty-two candidates appeared for the examination held in April 1940, out of whom nine passed the whole examination, eleven passed in Co-operation, Mercantile Law and Banking and four passed in Accountancy and Auditing.

10. *Cost of working of the Scheme for the Improvement of Agricultural Marketing in India partly financed by the Imperial Council of Agricultural Research*—

Particulars.	Account. Rs.
1. Pay of Officers	12,265
2. Pay of Establishment—	
Temporary Establishment	3,998
3. Allowances and Honoraria, etc., Travelling	
Allowance (Ordinary)	5,559
4. Contingencies—	
Non-contract contingencies	1,374
Total ...	23,196

AUDIT FEES.

11. The following table gives the figures of demand for the financial year 1939-40, recoveries and arrears in this respect :—

Division.	Arrears of previous years.	Demand for the year.	Amount of exemption granted during the year.
1	2	3	4
	Rs. a. p.	Rs. a. p.	Rs. a. p.
Dharwar	4,384 3 0	13,583 2 0	397 3 0
Belgaum	1,348 15 6	11,409 5 6	119 4 0
Sholapur	2,241 6 6	6,283 6 0	......
Satara	1,130 13 6	7,613 3 6	186 7 0
Poona	4,366 6 0	15,328 4 0	130 15 0
Bombay	18,842 1 6	28,552 12 0	1,002 4 0
Surat	2,023 11 0	13,657 8 0	715 7 6
Ahmedabad	7,560 6 6	11,107 15 0	1,119 8 0
Dhulia	2,525 15 0	12,220 10 0	......
Jalgaon	1,960 10 0	14,051 4 0	......
Total ...	46,384 8 6	1,33,807 6 0	3,671 0 6

Division.	Net amount recoverable during the year.			Actual recoveries during the year.			Balance outstanding at the close of the year.		
1	5			6			7		
	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.
Dharwar	17,570	2	0	14,191	0	0	3,379	2	0
Belgaum	12,639	1	0	11,634	8	6	1,004	8	6
Sholapur	8,524	12	6	6,350	11	6	2,174	1	0
Satara	8,557	10	0	7,125	1	6	1,432	8	6
Poona	19,563	11	0	15,802	7	0	3,761	4	0
Bombay	46,392	9	6	34,620	15	6	11,771	10	0
Surat	14,965	11	6	13,361	0	6	1,604	11	0
Ahmedabad	17,548	13	6	11,556	10	0	5,992	3	6
Dhulia	14,746	9	0	8,977	3	0	5,769	6	0
Jalgaon	16,011	14	0	14,926	7	0	1,085	7	0
Total ...	1,76,520	14	0	1,38,546	0	6	37,974	13	6

Suppression of Corruption.

12. There were no complaints of corruption or inadequate payment for supplies against the employees of this department during the year under report.

II. SUMMARY OF GENERAL PROGRESS.

Season.

13. The season was, on the whole, fairly satisfactory though the total rainfall was less than normal. The vagaries of monsoon resulting in uneven distribution of rainfall acutely affected the agricultural conditions in Gujerat. Scarcity conditions prevailed in Ahmedabad, particularly in Viramgam taluka, and to a lesser extent in Panch Mahals sub-division. Late rains in the Deccan affected the kharif crops but proved beneficial to the rabi crops. Crops in certain talukas of the Sholapur district failed due to scarcity of rains. In the Karnatak, heavy rains, at the close of the season caused damage to the standing kharif crops.

After the outbreak of war, prices of some of the agricultural commodities showed an upward trend in the beginning, cotton prices soared very high in the months of December and January, but the rise in prices did not last very long. A number of agriculturists were able to realize better prices for their produce, but many who had stored their produce—particularly cotton—in the expectation of realizing still better prices, had to sell at very low prices or to hold on till the next year.

The following table illustrates the changes that took place in the prices of the principal commodities produced in the areas financed by the Bank, and may be taken as a rough guide for the entire Province :—

—	August 1939.	September 1939.	December 1939.	March 1940.	June 1940.	
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
Groundnut—						
Seed ...	9 8 0	9 8 0	12 0 0	13 0 0	12 0 0	per palla.
Cotton—(Khandesh) ...	70 0 0	80 0 0	130 0 0	95 0 0	72 0 0	per full pressed bale.
Gul ...	22 0 0	24 0 0	22 0 0	15 0 0	14 0 0	per palla.
Paddy ...	2 8 0	2 8 0	3 6 0	3 0 0	3 0 0	per maund.

General Progress of the Movement.

14. The following statements record the progress made during the year :—

Part I.

Types of Societies.	Number of Societies.		Number of members.	
	1938-39.	1939-40.	1938-39.	1939-40.
Central Banks (including Provincial Bank and Provincial Land Mortgage Bank) and Banking Unions.	13	14	15,861	15,949
Agricultural Societies (including Land Mortgage Banks).	4,047	4,169	261,521	267,219
Non-Agricultural Societies ...	936	978	323,779	336,652
Unions	128	126	3,505	3,558
Insurance Societies ...	2	2	7,222	7,968
Total ...	5,126	5,289	611,888	631,346

Part II.

Types of Societies.	Share capital.		Reserve and other funds.		Working capital.	
	1938-39.	1939-40.	1938-39.	1939-40.	1938-39.	1939-40.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Central Banks (including Provincial Co-operative Bank and Provincial Land Mortgage Bank) and Banking Unions.	44,09,535	44,63,860	42,63,884	46,73,805	5,44,83,238	5,34,95,096
Agricultural Societies (including Land Mortgage Banks).	41,48,634	43,12,983	92,89,307	96,28,123	3,44,86,219	3,40,67,485
Non-Agricultural Societies.	1,53,73,949	1,64,52,879	1,03,88,882	1,05,09,826	7,33,48,217	7,31,03,969
Insurance Societies ...	......	......	......	......	3,80,158	6,48,705
Total ...	2,39,32,118	2,52,29,722	2,39,42,073	2,48,11,754	16,26,97,832	16,13,15,255

15. The following statement shows the position as regards current demands and recoveries of all types of credit societies including Central Banks and Banking Unions :—

Types of Societies.	Principal.			Arrears.	
	Amount due for payment during the year.	Amount recovered out of		Authorised.	Un-authorised.
		Amount in column 2.	Amount due after the close of the year.		
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
Central Banks	1,83,70,497	96,96,564	11,60,833	30,31,799	56,42,134
Agricultural Credit Societies ...	2,27,03,731	72,92,149	4,39,361	20,43,566	1,33,68,016
Non-Agricultural Credit Societies.	4,27,45,886	3,54,76,888	25,06,348	19,63,127	53,05,871
Total ...	8,38,20,114	5,24,65,601	41,06,542	70,38,492	2,43,16,021

16. *Objects of loans.*—The statements showing the objects of loans advanced during the year by agricultural and non-agricultural credit societies are as under :—

—	Amount of loans given during the year for purposes of						
	Current agricultural purposes including payment of rent, assessment etc.	Maintenance of family.	Land improvement.	Marriages and other ceremonies.	Redemption of old debts.	other purposes.	Total.
1	2	3	4	5	6	7	8
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Agricultural Co-operative Credit Societies.*	40,60,907	4,05,944	6,43,117	1,15,658	9,19,138	5,13,428	66,58,192

* Exclusive of the figures of three multi-purpose societies in Gujerat.

—	Amount of loans given during the year for purposes of					
	Agricultural operations.	Trade and Commerce.	Industrial operations.	Acquisition of immoveable property.	Other purposes.	Total.
	1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Non-Agricultural Co-operative credit Societies.	7,43,683	1,20,14,824	8,77,579	16,82,244	2,39,56,476	3,92,74,806

The bulk of finance by agricultural credit societies consists of advances of a short term nature made for the purpose of current agricultural needs. Loans for unproductive purposes like ceremonials are discouraged and show a downward tendency. Loans for redemption of old debts are advanced through the agency of land mortgage banks, which is the appropriate agency for dealing with long term finance. There is a slight decrease in the amount of loans advanced for land improvement.

In the case of non-agricultural societies, the major portion of loans are advanced for trade, commerce and other allied purposes.

17. During the year under report, 209 societies were registered while 46 were ordered to be wound up. The following table gives

a classified list of societies registered and ordered to be wound up during the year :—

Class of Societies.	Number of Societies.	
	Registered.	Taken into liquidation.
Agricultural Credit—		
(1) Credit	6	27
(2) Thrift and Credit	53	1
(3) Multi-purpose	54	......
(4) Land Mortgage Banks	3	......
Agricultural Non-credit—		
(1) Better Farming	19	......
(2) Non-Credit	17	2
Non-Agricultural—		
(1) Salary Earners'	31	1
(2) Urban Credit	10	10
Housing	2	1
House Reconstruction	......	1
Producers'	8	......
Consumer's	5	2
Others	1	......
Unions	......	1
Total ...	209	46

The large number of thrift and credit and multi-purpose Societies registered during the year is, to some extent, due to increased demand from rural areas for credit specially for current agricultural needs, but mainly it is the result of the propaganda carried on by the department for popularising multi-purpose societies. The main feature of the new type of organisation is that the Society aims at linking up credit with thrift and or with marketing and supply and thus overcome the main draw-back found in the older type of societies which confine their operations to credit only. The registration of 19 better farming societies

which are intended to promote improved methods of agriculture and thus function as complements of multi-purpose societies, offers scope for improving the agricultural industry.

In urban areas, the advantages of the co-operative method are increasingly appreciated as is evidenced by the increase in the number of societies—particularly amongst the salary earners.

18. The following comparative figures show the relative position of the movement during the last two years.—

—	During 1938-39.		During 1939-40.	
	Increase.	Decrease.	Increase.	Decrease.
In the number of Societies ...	33	......	163	......
In the number of members ...	......	4,362	19,458	......
In the working capital ...	63,81,863	......	......	13,82,577
In the reserve and other funds .	20,34,422	......	8,69,681	......
In the overdues	1,05,337	......	......	20,55,352

III. WORKING OF SOCIETIES.

A. RESOURCE MOVEMENT.

(1) Agricultural.

(A) Agricultural Co-operative Credit Societies including Multi-purpose Societies (excluding Land Mortgage Banks).

19. The subjoined statement shows the salient figures with regard to the working of the agricultural credit societies including multi-purpose societies.

—	1938-39.	1939-40.
Number of Societies	3,709	3,796
Membership	1,92,759	1,93,282
	Rs.	Rs.
Working capital	2,92,45,086	2,79,58,097
Reserve and other funds	81,03,346	84,24,807
Member's deposits	22,08,279	18,80,459
Share capital	32,35,002	33,30,870
Bank loan outstanding	1,37,40,864	1,24,20,577
Other outside liabilities	19,56,944	19,01,384

There is a growing and keener demand for registration of societies in the rural areas inspite of stricter scrutiny and limitations imposed on loan operations and difficulties which the co-operative movement is facing in several parts of the province. This is evidenced by the increase in the number of societies. 113 new societies 6 credit, 53 thrift and credit, and 54 multi-purpose were registered during the year under report as against 28 ordered to be wound up. In addition, one supply society in the Thana District was converted into a multi-purpose society, and one multi-purpose society in the Bijapur district which was shown under Production and Sale last year is classified under Agricultural Credit this year. The year thus records an increase of 87 in the total number of societies. As for new credit societies, ordinarily they were not registered unless they adopted the bye-laws framed for thrift and credit societies which, amongst other things, provide for compulsory deposits in Savings Accounts at the harvest season, and make it obligatory to the members to sell their produce through co-operative or other agency approved by the society. Attempts were also made to bring the old societies into line with new societies by advising them to adopt the revised bye-laws.

It will be noticed that notwithstanding a substantial increase in the total number of societies, there is a decrease in the total working capital. This reduction is mainly the result of efforts made to bring the debts of members within their paying capacity and also due to the fact that the members from whom dues are recovered through coercive measures, are, as a rule, not given any fresh loans. The continued depression and the consequent fall in the repaying capacity of the agriculturists made it very difficult for them to adjust their liabilities to their capacity to bear the burden. The brief period of good prices at the commencement of the year and fair crops, however, enabled the agriculturists in certain districts to effect appreciable reduction in their outstandings and the results achieved in this process of adjustment are satisfactory. The reduction in the working capital is also due to a decrease in the members' debts. The decrease in members' deposits is partly due to their conversion into share capital and partly due to their set off against members' dues in the process of repayment. The increase in membership is not appreciable, having regard to the increase in the number of societies. This is due to the process of weeding out undesirable members and also due to greater care exercised while admitting new members. The reserve and other funds record a satisfactory increase. A drop of about Rs. 13 lakhs in the bank loans outstanding with societies while at the same time other liabilities of societies have not only increased, but decreased, is a healthy sign and indicates that the societies are standing on their own legs to a greater extent. Owned capital (including members' deposits) formed as much as 49 per cent. of the total working capital of the societies as against 46 per cent. at the close of the previous year. If it is borne in mind that the societies have substantial investments in Central Banks' shares etc., as against their liabilities to the banks and non-members the position could be seen to be even more satisfactory.

20. The following table shows the position as regards the total loans outstanding, fresh finance, amount due for repayment, recoveries, extension and overdues :—

Division.	Total loans outstanding as on 1st July 1939.	Fresh Finance.	Amount due for payment.	Recoveries.
1	2	3	4	5
	Rs.	Rs.	Rs.	Rs.
Bombay	3,95,095	1,96,354	3,72,161	1,80,695
Ahmedabad	10,72,276	1,63,305	10,70,358	1,90,676
Surat	18,25,809	5,83,243	16,83,074	6,96,719
Poona	25,18,415	4,64,975	23,02,085	5,17,124
Satara	24,42,300	7,39,496	18,80,893	7,80,449
Dhulia	37,50,912	6,78,948	36,93,649	8,75,913
Jalgaon	49,07,830	21,29,455	48,66,003	25,39,531
Sholapur	24,73,168	1,68,809	22,09,955	3,24,301
Dharwar	30,35,512	4,53,093	27,05,405	5,82,446
Belgaum	20,59,959	4,91,159	16,92,681	4,97,388
Total ...	2,44,81,276	60,68,837	2,24,76,264	71,85,242

Division.	Advance recoveries.	Extensions.	Total outstandings as on 1st July 1940.	Overdues.
1	6	7	8	9
	Rs.	Rs.	Rs.	Rs.
Bombay	4,818	1,385	4,14,582	1,90,081
Ahmedabad	6,694	2,18,124	10,20,862	6,61,258
Surat	35,882	3,32,470	16,59,079	6,53,885
Poona	45,959	85,523	24,11,863	16,99,438
Satara	91,077	80,151	23,06,554	10,19,593
Dhulia	50,037	3,02,757	34,93,582	25,14,979
Jalgaon	19,029	73,909	44,72,521	22,52,563
Sholapur	13,037	4,07,490	23,02,303	14,78,164
Dharwar	29,689	3,53,433	28,75,917	17,70,526
Belgaum	60,058	1,83,972	19,87,657	10,11,321
Total ...	3,56,280	20,39,214	2,29,44,920	1,32,51,808

The total outstandings during the year under report show an appreciable decrease of 15 lakhs and compare favourably with the decrease of 6 lakhs recorded during the previous year. The decrease can be attributed to the present policy according to which the existing commitments are seldom allowed to increase and suitable cuts are effected so as to bring the debts within or nearer the paying capacity of the debtors. The figures for East Khandesh show a marked decrease of about 4½ lakhs. In the Dhulia Division also, there is a decrease of more than 2 lakhs.

The recoveries for the Province as a whole (including advance recoveries shown under a separate column) show a substantial increase of 15 lakhs over the previous year's figures. In the East Khandesh, an increase of more than Rs. 9 lakhs is recorded. This increase is due to the special measures that were adopted in the district to meet the difficult situation in which the East Khandesh District Central Bank was placed in consequence of heavy demands for withdrawal of deposits and also to fairly good crops and better prices of cotton in the beginning of the season. In the Dhulia division the decrease to the extent of two lakhs and a half in recoveries is due among other reasons to the unfavourable trend of prices of agricultural commodities, particularly, onions in the Nasik district. In the Satara division also, there is a decrease in recoveries to the extent of nearly Rs. 1 lakh. The recoveries for the province as a whole, show a distinct improvement over the previous year's figures, and the percentage increase over the previous year's figures works out at 14. The position in this respect would have been still better but for certain factors which thwarted the progress of recoveries. Under the existing orders of Government, the coercive measures for recoveries of dues of Co-operative Societies are suspended for the period intervening between 31st August and the commencement of the next land revenue collection season. As many important crops in a number of districts are harvested before the dates for the collection of land revenue, the difficulties that arise in collection of Co-operative Societies dues in consequence of these orders can easily be imagined. Similarly, orders passed for granting time to those members of societies who paid one or two years' interest on the analogy of the benefits conferred under the Small Holders Relief Act, even going beyond the Act and extending the benefits to members who are not small holders, have also, to a certain extent, retarded recovery work. Moreover there is a feeling amongst debtors of societies that they would get more concessions under the Bombay Agricultural Debtors Relief Act than under the Registrar's concession schemes and that it would be in their interest to postpone the payment till the Act came into operation.

Fresh finance shows a decrease of about a lakh and half. The decrease in this direction is less than that for the previous year, as the figures for East Khandesh show an increase of 5½ lakhs. This increase is justified as recoveries exceeded the previous year's figure by Rs. 9 lakhs. In Satara, Dhulia, and Sholapur divisions, there is a decrease of 2½ lakhs, 3½ lakhs and 1½ lakhs respectively. The policy whereby fresh finance is allowed mostly for current

agricultural needs was continued. Cuts ranging from 5 per cent. to 10 per cent. were also effected in the total outstandings after ascertaining the merits of each case.

The decrease in the figure of overdues amounts to 9 lakhs this year, as compared to that of 2 lakhs of the previous year. This is partly due to the policy of fresh finance on cautious lines, which reduces the possibilities of fresh defaults and partly due to the concentration of efforts in the matter of effecting recoveries. As pointed out already these efforts for stimulating recoveries met with more than usual success, as the prices of agricultural produce were high during certain months of the year, and in many districts, e.g. East Khandesh—full advantage of this rise in prices could be taken.

21. *Unauthorised Arrears.*—The following table shows the comparative position with regard to arrears in the usual form :—

1938-39.

—	Amount due for repayment.	Unauthorised arrears.	Percentage of unauthorised arrears.
	Rs.	Rs.	
Whole Province	2,28,98,045	1,42,25,456	61
*Precarious and backward tracts.	53,67,875	37,71,208	70
†Normal area	1,70,47,326	1,02,10,131	59
Panch Mahals	4,82,844	2,44,117	56

1939-40.

—	Amount due for repayment.	Unauthorised arrears.	Percentage of unauthorised arrears.
	Rs.	Rs	
Whole Province	2,24,76,264	1,32,51,808	59
*Precarious and backward tracts.	53,47,088	37,32,333	70
†Normal area	1,67,11,660	92,81,373	56
Panch Mahals	4,17,516	2,38,102	57

*Comprising Kaira, Ahmedabad, Poona, Nagar, Sholapur, Bijapur, Ratnagiri and Kolaba.

†Comprising East Khandesh, West Khandesh, Surat, Broach, Thana, Satara, Belgaum, Dharwar, Kanara, Nasik and Bombay Suburbs.

There is an improvement in the figures for the Province as a whole. The unauthorised arrears record a fall of nearly 9 lakhs, the percentage having decreased from 61 to 59. This improvement is mainly due to the progress effected in the normal areas, where there is a corresponding decrease of about 9 lakhs, in the figures of overdues. The percentage of overdues, in the normal area has also fallen from 59 to 56. The position in the precarious and backward tracts, which had shown marked improvement last year, remains the same. The position in the Panch Mahals is slightly worse and is due largely to the scarcity conditions that prevailed in that area. It may be mentioned that the figure of overdues for Panch Mahals sub-division relates to all societies in the district. The position of Bhil societies can be seen from remarks in paragraph 27 of this report.

22. The following table shows the comparative position as regards audit classification of agricultural credit societies for the last two years :—

Division.	Number of societies classed at the latest audit.					Total.
	A.	B.	C.	D.	Not classed.	
Bombay ...	20	23	28	47	4	122
Ahmedabad ...	3	76	40	230	13	362
Surat ...	35	77	50	134	2	298
Poona ...	15	73	93	172	7	360
Satara ...	42	133	107	127	17	426
Sholapur ...	18	93	71	179	3	364
Jalgaon ...	62	136	155	198	4	555
Dhulia ...	28	79	159	276	8	550
Dharwar ...	16	114	143	187	8	468
Belgaum ..	18	76	86	117	11	308
Total ...	257	880	932	1,667	77	3,813
Total for 1938-39.	207	933	960	1,568	54	3.722

In spite of vigorous efforts made in recent years to collect overdues and improve the working of societies by adoption of various measures such as continuation of concession schemes, the position with regard audit classification remains very much the same. The large increase in the number of D class societies, though calling for serious attention, is not an indication of further deterioration in the financial position of the societies but is mainly due to the classification being made rigidly on the basis of the percentage of

overdues. The question of audit classification is being reconsidered, and it is under examination whether recoveries should not be given as much importance, if not more, than the mere amount of overdues. By basing audit classification on overdues at a time when fresh finance is usually much less than repayments, it is found that wrong conclusions can be formed, and accordingly, the whole question is being re-examined.

Separate figures compiled with regard to percentage of overdues in agricultural credit societies (excluding land mortgage banks) reveal that out of the 3,796 societies, there are as many as 308 societies having no arrears, 107 societies having arrears up to 5 per cent., 141 societies with arrears ranging between 5 to 10 per cent., 359 societies with arrears ranging between 11 to 25 per cent. and 708 societies with arrears ranging between 25 to 50 per cent.

23. In the previous years' reports, reference has been made to steps taken to clarify the position of societies, and incidentally, of central financing agencies by classifying societies' debts into frozen, bad and doubtful debts as one of the measures calculated to resuscitate their working. During the year under report, this process of classification was continued through the agency of the supervisors, bank inspectors and auditors. The following statement gives an analysis of the classification of the debts :—

Division.	Number of societies in which debts are classified.	Total loans outstanding in societies in column 2.	Frozen Debts.
1	2	3	4
		Rs.	Rs.
Dharwar ...	458	25,74,730	7,97,405
Belgaum ...	308	22,60,747	3,19,389
Sholapur ...	364	23,02,303	7,62,144
Satara ...	406	24,81,749	3,09,385
Poona ...	360	26,62,559	8,44,094
Bombay ...	117	4,00,397	1,20,557
Surat ...	296	16,59,077	4,04,554
Ahmedabad ...	362	11,65,938	2,42,522
Dhulia ...	550	41,57,663	14,21,693
Jalgaon ...	553	44,72,521	11,27,264
Total ...	3,774	2,44,36,684	63,49,007
Total, 1938-39 ...	3,687	2,52,50,921	59,48,074

Division. 1	Doubtful debts. 5	Bad debts. 6	Total of Columns 5 and 6. 7
	Rs.	Rs.	Rs.
Dharwar ...	2,58,814	1,80,161	4,38,975
Belgaum ...	1,17,645	1,44,770	2,62,415
Sholapur ...	1,51,342	80,771	2,32,113
Satara ...	38,000	17,756	55,756
Poona ...	2,55,410	1,42,505	3,97,915
Bombay ...	30,465	13,406	43,871
Surat ...	82,081	78,537	1,60,618
Ahmedabad ...	93,762	47,831	1,41,593
Dhulia ...	2,62,658	1,05,540	3,68,198
Jalgaon ...	3,21,261	93,927	4,15,188
Total ...	16,11,438	9,05,204	25,16,642
Total, 1938-39 ...	19,33,553	10,30,923	29,64,476

24. It will be noticed that while there is an increase of over Rs. 4 lakhs in the figure of frozen debts, doubtful debts and bad debts have gone down by about 3¼ lakhs and 1¼ lakhs respectively. The total of bad debts and doubtful debts works out at 10·3 per cent. of the total loans outstanding, whereas the percentage for the previous year was 11·6.

In this connection, it will be noticed that the figures furnished for the year 1938-39 were in respect of 3,687 societies whereas the figures for the year under report are for 3,774 societies. Thus the figures for 87 more societies are included in the figures for the year 1939-40. This partly explains the increase in the figure of frozen overdues over the figures of the previous year. The increase, however, cannot wholly be attributed to the increase in the number of societies, nor can the increase be ascribed to cessation of normal recoveries of principal and interest. The position requires further examination, in view of the criteria laid down for the classification of debts into various categories, in cases where in spite of sufficient assets being available, normal repayments are not forthcoming by way of principal and/or interest for a period exceeding three years the amounts defaulted are to be treated as frozen overdues. On the basis of this classification, recoveries from members, whose debts are doubtful result often in rendering the debts frozen, when such recoveries are substantial or when the necessary margin is covered. The decrease in the figure of doubtful debts as already pointed out, would indicate that a part of the

dues, at any rate, have been converted into frozen dues in the process of liquefaction.

Societies were advised to write off bad debts and amounts shown as losses consistently for over a period of 3 years against reserve funds. The total losses written off in this manner during the year amounted to Rs. 1,01,610. Losses in societies are partly due to the arrears of interest with defaulters and partly due to the unremunerative return on lands taken over by societies.

25. *Concession Schemes.*—Side by side with the process of classification of debts, the policy of granting concession to the borrowers of societies on collective as well as individual basis continued to be in operation throughout the year. The scale of concessions varied for different tracts according to the financial position of societies and the accumulation of overdue interest. The following statement indicates the extent to which concessions were availed of on individual and collective basis :—

Division.	Number of societies.	Total amount of rebate granted on basis.		
		Individual.	Collective.	Total.
		Rs.	Rs.	Rs.
Dharwar	304	12,347	686	13,033
Belgaum	307	12,729	740	13,469
Sholapur	138	25,171	1,686	26,857
Satara	82	4,841	1,034	5,875
Poona	195	30,761	592	31,353
Bombay	35	3,470	62	3,532
Surat	61	4,445	73	4,518
Ahmedabad	140	5,528	45	5,573
Dhulia	543	19,738	592	20,330
Jalgaon	543	1,23,228	63	1,23,291
Total ...	2,348	2,42,258	5,573	2,47,831
Total, 1938-39 ...	2,143	1,53,288	24,558	1,77,846

The comparative analysis shows that more and more societies are adopting the method of granting concessions to the borrowers with a view to stimulate recoveries and revitalise their working and that the scheme on individual concession basis is becoming more popular.

26. *Canal Societies.*—The following table gives the main statistics with regard to the working of societies in the Deccan Canals :—

Description.	Nira Canal.	Pravara Canal.	Godavari Canal.	Total.
1. Number of Societies ...	37	13	15	65
2. Number of Members ...	2,138	410	505	3,053
	Rs.	Rs.	Rs.	Rs.
3. Loan advanced ...	61,363	51,541	59,165	1,72,069
4. Amounts recovered— (*a*) Principal ...	67,431	56,789	61,034	1,85,254
(*b*) Interest ...	19,340	11,718	14,975	46,033
5. Loans outstanding as on 30th June 1940.	5,43,141	1,27,720	1,36,256	8,07,117
6. Overdues	4,32,644	68,094	87,012	5,87,750
7. Amount under awards ...	2,56,343	41,517	48,576	3,46,436
8. Doubtful and bad debts ...	2,13,662	16,457	25,408	2,55,587
9. Bank Loan ...	3,96,709	1,05,894	68,609	5,71,212
10. Deposits from members...	9,195	2,460	12,484	24,139
11. Non-members' deposit ...	15,686	1,111	1,223	28,020
12. Share Capital ...	36,580	14,790	13,860	65,230
13. Reserve Fund ...	2,10,053	42,038	93,030	3,45,171
14. Working Capital ...	6,84,349	1,68,708	2,13,084	10,66,141
15. Amount locked in lands...	72,202	14,234	48,819	1,35,255

During the year under report, one society in the Nira Canal area was ordered to be wound up, thus reducing the total number of societies in the Deccan Canals to 65. Owing to continued depression in the Gul market in the past, cane growing became unprofitable in a number of cases and even in the cases in which it was profitable, the margin of profit was so much reduced that it became extremely difficult for the members of Canal Societies to meet their liabilities to the societies. This reacted on the financial position of the Canal Societies which had advanced large loans to the cane growers. In this tract, the amounts of frozen and doubtful debts are very large. Last year, some time before the declaration of war, gul prices showed a tendency to rise and it was hoped that if the prices continued to remain at a higher level, the land values would rise and the debtors of societies would be able to pay up a large amount of their dues either from their increased income or by sale of part of their lands.

Unfortunately, as the boon did not last long, these expectations were not wholly realised. However, it will be noticed that during the year under report, there were larger repayments from the societies partly because of the higher prices obtainable in the earlier part of year and partly as a result of the compromises effected with individual debtors. Six societies in the Nira Canal tract which were in a stagnant condition and had considerable losses and bad debts were transferred to the control of a special sub-auditor, in pursuance of a scheme formulated for securing centralized control of stagnant societies. These societies received special treatment from the Provincial Co-operative Bank, with regard to concessions in the rate of interest.

27. *Bhil Societies.*—The following table gives the main statistics with regard to Bhil societies in the Panch Mahals and West Khandesh districts :—

District.	Number of societies	Number of members.	Capital.		Working Capital.	Cost of management.
			Owned.	Borrowed.		
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
West Khandesh ...	36	811	34,900	40,842	75,742	2,275
Panch Mahals ...	93	4,153	1,93,335	46,704	2,40,039	6,820
Total ...	129	4,964	2,28,235	87,546	3,15,781	9,095
Total for 1938-39 ...	128	4,739	2,07,269	1,01,719	3,08,988	9,252

District.	Loan operations.					
	Outstandings at the beginning of the year.	Advanced during the year.	Amount repaid during the year.	Arrears authorised.	Arrears unauthorised.	Outstandings at the close of the year.
1	8	9	10	11	12	13
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
West Khandesh ...	73,891	3,338	6,521	......	65,286	70,708
Panch Mahals ...	2,03,715	50,086	48,814	78,877	93,944	2,04,987
Total ...	2,77,606	53,424	55,335	78,877	1,59,230	2,75,695
Total for 1938-39 ...	3,02,541	32,025	61,258	86,337	1,71,304	2,73,798

In the Panch Mahals, the societies continued to show steady progress in their working. Three new societies were registered in the tract and two were taken into liquidation. The fresh advances

showed a satisfactory increase over the figures of the previous year. The reduction in unauthorised arrears to the extent of about Rs. 10,000, an all-round increase in the owned capital and working capital and a decrease in the borrowed capital constitute healthy features of the working of societies in the area. As pointed out in the last year's report, the success of the movement in the Bhil tract is considerably due to the system of giving finance in kind to finance for seed and other domestic requirements of the members. For these purposes, a special system of shop-agents was brought into existence and supply in kind provided through that agency. The recovery in kind was also made through that agency. The idea underlying these arrangements is to ultimately convert these agencies into purchase and sale unions as has been done at Garbada. The following figures illustrate the progress achieved under the system of advances and recoveries in kind :—

	Maunds (Bengal).	Value.
		Rs.
Advances in kind	5,336	16,213
Recoveries in kind	10,775	38,126

As regards the Bhil societies in the West Khandesh District, the figures for the year under report show further deterioration in their working. It will be noticed that the recoveries during the previous year were Rs. 12,193 while those for the year under report are Rs. 6,521. Fresh finance during the year under report has also fallen by about 48 per cent. mainly because of low recoveries. The position with regard to overdues, which work out at about 92 per cent. of the loans outstanding as against 91 per cent. of the previous year is extremely unsatisfactory. This state of affairs is mainly attributed to the fact that at present proper arrangements for the sale of produce of the agriculturists are lacking and the produce is forcibly taken away by the sowkar.

Recently Government has sanctioned special staff for the supervision and control of the societies in the Bhil areas and it is hoped that with the assistance of this staff, it would be possible to rejuvenate the working of the societies in the Bhil areas in the West Khandesh district, and organise purchase and sale depôts wherever necessary, so as to extend the maximum benefit to the societies with regard to the marketing of produce of their members and in securing better prices. Any far-reaching improvement in the position is, however, not likely until the provisions of the Bombay Agricultural Debtors' Relief Act, which make it an offence to alienate or encumber the standing crops or the produce of the land of a debtor member, are brought into operation.

28. *Other Societies.*—In addition to the above societies which cater for the Bhil population in West Khandesh and the Panch Mahals, there is a number of other credit societies which cater for the needs of employees of local bodies. Their membership though largely consisting of backward classes is not, however, exclusively

restricted to those classes. The following table gives the main statistics regarding the operations of these societies :—

Division.	Number of societies.	Number of members.	Capital.		Working capital.	Cost of management.
			Owned.	Borrowed.		
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
Bombay ...	21	3,638	1,31,471	52,886	1,84,357	5,674
Ahmedabad ...	13	751	63,641	16,176	79,817	1,758
Surat ...	48	2,835	1,29,501	65,327	1,94,028	4,832
Poona ...	1	272	13,924	1,629	15,553	556
Satara ...	2	70	760	467	1,227	71
Sholapur ...	8	1,051	64,928	2,655	67,633	1,537
Jalgaon ...	2	62	2,119	4,114	6,233	148
Dhulia ...	5	80	5,870	13,842	19,712	255
Dharwar ...	6	922	44,644	11,529	56,173	1,676
Belgaum ...	5	177	2,806	4,524	7,330	148
Total ...	111	9,858	4,59,714	1,73,149	6,32,863	16,655
Total for 1938-39 ...	115	9,374	4,34,795	1,37,628	5,72,423	14,467

Division.	Loan operations.					
	Loan outstanding at the beginning of the year.	Advanced during the year.	Amount recovered during the year.	Amount outstanding at the close of the year.	Arrears authorised.	Arrears unauthorised.
1	8	9	10	11	12	13
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bombay ...	1,30,983	2,76,667	......	......	......	......
Ahmedabad ...	54,542	60,134	94,997	65,313	24,867	4,757
Surat ...	1,78,923	33,487	42,214	1,70,196	6,618	89,307
Poona ...	12,793	19,684	17,858	14,619	......	188
Satara ...	1,042	268	462	848	......	580
Sholapur ...	44,442	68,032	66,479	45,997	22,564	9,697
Jalgaon ...	5,369	2,996	3,180	5,185	......	2,189
Dhulia ...	14,345	......	272	14,073	......	79,359
Dharwar ...	44,922	26,812	33,736	37,998	284	20,213
Belgaum ...	7,170	1,409	1,682	6,897	77	5,075
Total ...	4,94,531	4,89,489	2,60,880	3,20,126	54,410	2,11365
Total for 1938-39 ...	4,85,354	4,15,068	3,76,960	5,14,991	68,962	1,46,857

The decrease in the number of societies is due to the fact that in the last year's figures six societies in the Ahmedabad district which were included in this statement have been omitted in this year's figures as it is reported that the majority of members in these societies do not belong to the backward class.

MULTI-PURPOSE SOCIETIES.

29. Very active propaganda was carried on in rural areas for explaining to the agriculturists the utility and advantages of multi-purpose societies and instructions were also issued to the officers concerned that one or two multi-purpose societies may be organised in each taluka after careful enquiry in regard to the available personnel and other relevant factors. In pursuance of these instructions, as already indicated above, 54 new multi-purpose societies were registered during the year which, together with the societies registered in the previous year and the societies converted into multi-purpose societies, brought the total number of multi-purpose societies to 65 at the close of the year. These societies are distributed over the Province as under :—

Serial No.	Name of the District.	Number of multi-purpose societies.
1	Ahmedabad	3
2	Kaira	1
3	Broach and Panch Mahals	3
4	Surat	3
5	Thana	3
6	Nagar	3
7	East Khandesh	...
8	West Khandesh	1
9	Nasik	5
10	Poona	4
11	Satara	14
12	Kolaba	...
13	Ratnagiri	...
14	Sholapur	...
15	Bijapur	2
16	Belgaum	6
17	Kanara	3
18	Dharwar	14
	Total ...	65

In organising these societies, the immediate object kept in view was to provide finance for cultivation needs and also to arrange for the sale of produce of the agriculturists who are financed by these societies or by agricultural credit societies working in their area of operations. The centres chosen for these societies are in most cases minor market places where cultivators usually sell their produce.

30. The following statement gives the main statistics regarding operations of multi-purpose societies :—

	1939-40.
Number of societies	65
No. of members	2,741
	Rs.
Share capital	42,500
Reserve and other funds	12,658
Deposits—	
(*a*) From members	6,584
(*b*) From non-members	17,891
Loans from central banks	48,225
Working capital	1,27,858
Loan operations—	
(*a*) Crop loans	42,588
(*b*) Loans on security of produce	1,19,904
(*c*) Intermediate term loans	11,435
(*d*) Loans for domestic and industrial requirements.	10,547
Total loans outstanding	70,593
Overdues	9,007
Value of agricultural, domestic and other requirements supplied.	39,017
Price realised on sale of agricultural produce ...	26,838
Commission earned	2,393

It is premature to express any opinion regarding this experiment for linking up credit with marketing through the agency of multi-purpose societies. Some of them, however, have made a promising start, while others had not commenced business till the close of the year. Out of the societies which did fairly good business during the year, the following deserve special mention :—

(1) Galatga Co-operative Multi-purpose Society in the Belgaum district made advances to the extent of Rs. 2,616 and arranged for the sale of domestic requirements valued at Rs. 5,349. It has 72 members and collected a share capital of Rs. 1,085.

(2) Itagi Co-operative Multi-purpose Society in the same district made advances to the extent of Rs. 3,067 to enable its members to purchase sugarcane sets for seeds and to meet other current agricultural expenses. It also undertook the supply of groundnut cakes and ammonium sulphate on a small scale.

(3) Gudiangadi Co-operative Multi-purpose Society in the Kanara district undertook the supply of domestic requirements and sale of members' produce (rice). The total value of such transaction amounted to Rs. 4,667.

In the Dharwar district, three societies gave crop loans (in cash) to the extent of Rs. 6,979 and loans in kind to the extent of Rs. 1,304. The societies also made advances for industrial and domestic requirements to the extent of Rs. 7,099 and advances against security of goods to the extent of Rs. 9,435. Six societies sold kerosene tins, sulphur, cotton seeds, wheat and pulse, etc., valued at Rs. 2,370. Among the societies which did this work, the Narendra Society stands foremost and Chebbi and Dalvi societies come next.

In the Satara district, the Jawalwadi Co-operative Multi-purpose Society (which is a conversion of the old agricultural co-operative credit society) has drawn up a comprehensive programme embracing schemes for village sanitation, construction of roads, medical aid and village library. It has also organised a weaving centre for training agriculturists in weaving. There is also an unregistered store shop working under the management of this society.

There were three principal needs of multi-purpose societies, viz. (*i*) adequate godown facilites for storing agricultural produce brought to them for sale; (*ii*) subsidies to meet the cost of management, particularly in the initial stages when the turn-over is not likely to be large; and (*iii*) provision for efficient and well trained staff to serve as secretaries. Government has recently issued orders sanctioning rules under which long-term loans for the purpose of constructing godowns at 4 per cent. interest can be granted. Government has also undertaken to pay a subsidy up to Rs. 150 a year to each multi-purpose society for the first three years to enable it to maintain suitable staff. Under the scheme sponsored by Government for the training of rural assistants, it is contemplated that the rural assistants, on completion of their training, would be available for appointment as secretaries of multi-purpose societies at the villages where they may be appointed to work.

(c) SUPERVISION.

31. The number of district boards of supervising unions stands at 16 as at the close of the previous year. The Broach District Board of Supervising Unions was registered after the close of the year, while the district supervision board at Kaira was ordered to be wound up, as the supervising unions working under it were

taken into liquidation, consequent on the winding up of the Kaira District Central Co-operative Bank. Kolaba and Ratnagiri districts continue to be without any Board. The staff of the boards of supervising unions consists of 124 Supervisors and 18 Assistant Supervisors. The number of supervising unions, including guaranteeing unions, and unions for the Southern Gujrat cotton sale and ginning societies stands at 110. The number of societies affiliated to them was 3,501.

During the year under report, some of the supervisors of the district boards were taken up as Assistant Rural Development Inspectors for propaganda work in connection with rural development schemes.

In Bhil Areas of Taloda, Nandurbar and Nawapur talukas, societies have not been affiliated to any of the supervising unions. A special officer for Bhil societies, however, was appointed for supervision and control of those societies, and his cost was borne by the West Khandesh District Board of Supervising Unions. Similarly, in the Bhil tract of Panch Mahals, special arrangements for supervision by Government through a special supervision officer has been made. The supervision of 71 societies affiliated to the Nasik District Central Bank in liquidation is entrusted to two supervisors and one sub-auditor, appointed by Government and working under the control of the Auditor and Reconstruction Officer, Nasik. The Borsad Taluka Supervising Union, which was converted into a banking union last year, works as supervising agency for 27 societies and financing agency for 10 societies of the Borsad taluka. Of the 4 guaranteeing unions in the Dharwar district, the Bengeri Guaranteeing Union has ceased doing any work.

32. The services of an officer in the grade of a sub-auditor were lent to the East Khandesh Board of Supervising Unions to enable the board to improve the condition of the unions and societes affiliated to them. The question regarding the co-ordination for different agencies for supervision and inspection of societies, which was considered during the last year, has not been finally settled, and the present arrangements are being continued. Though the boards and unions have contributed to the efficiency of supervision, the working of the scheme in the different districts is not uniform. There is a general feeling that the results achieved are below expectations and that some changes in the system are necessary to make it more efficient. The question regarding the policy governing the future of supervision in this Province is under separate examination.

(*d*) Land Mortgage Banks.

33. A separate statement B (1) showing the operations of land mortgage banks is appended.

(i) *Primary Land Mortgage Banks.*

34. The number of land mortgage banks working in the Province at the close of the year was 17. During the year 3 more land mortgage banks, viz., (1) The Thana East and Kolaba District Co operative Land Mortgage Bank, Limited, (2) The Thana West and Bombay Suburban District Co-operative Land Mortgage Bank, Limited, and (3) The Haveri Co-operative Land Mortgage Bank, Limited, were registered. Two more banks, one at Chikodi in the Belgaum District and the other at Bhusawal in the East Khandesh District, were organised during the year, but in view of the orders of Government that no new land mortgage banks should be registered unless the position of existing land mortgage banks is improved, the proposals for registration of these banks were dropped.

The Board of the Hubli Co-operative Land Mortgage Bank was suspended by Government during the year 1938 on account of mismanagement in the bank. The nominated Board whose term of office has since been extended up to 25th July 1941 has succeeded, to a very large extent, in improving the affairs of the Bank. The affairs of the Dharwar Co-operative Land Mortgage Bank also showed gradual improvement, though the problems here are of long standing and not easy to solve. The question of the amalgamation of the Dharwar and the Hubli Co-operative Land Mortgage Banks Limited is under consideration.

35. A statement showing the position with regard to the primary land mortgage banks during the year is given below :—

Serial No.	Name of the primary land mortgage bank.	Number of members.			Share capital from			Loan applications received by primary land mortgage banks.	
		Borrowing.	Non-borrowing	"B" class.	Borrowing members.	Non-borrowing members.	"B" class members.	No.	Amount.
1	2	3	4	5	6	7	8	9	10
					Rs.	Rs.	Rs.		Rs.
1	Dharwar ...	223	17	385	1',415	400	780	43	49,235
2	Pachora ...	203	3	311	11,780	150	446	23	26,[illegible]50
3	Broach ...	257	3	96	14,450	150	...	12	32,250
4	North Kanara ...	104	67	2[illegible]2	5,935	10,000	...	55	1,44,[illegible]00
5	Hubli ...	207	80	4[illegible]0	10,[illegible]30	6,15[illegible]	304	53	74,150
6	Gadag ...	107	2[illegible]	28	5,180	1,920	...	153	2,[illegible]4,[illegible]35
7	Belgaum ...	344	114	...	11,210	9,700	...	42	85,804
8	Satara ...	1,052	51	450	1[illegible],[illegible]60	15,500	450	137	1,68,55[illegible]
9	Poona ...	223	55	718	14,500	7,125	718	91	2,79,600
10	Nasik ...	327	44	...	14,435	5,760	...	119	1,53,466
11	West Khandesh ...	358	56	1,849	22,635	11,585	1,849	87	1,42,580
12	East Khandesh ...	229	50	414	11,550	16,175	414	134	1,97,755
13	Surat ...	85	147	216	8,135	22,755	...	11	27,3[illegible]0
14	Kaira ...	121	54	139	7,760	6,035	...	31	72,89[illegible]
15	Thana West and Bombay Suburban District.	98	19	...	495	6,550	...	30	71,600
16	Thana East and Kolaba District.	7	46	...	35	5,900	...	62	1,32,450
17	Haveri ...	...	..	...	...	...	...	...	...
	Total ...	4,315	381	5,238	1,68,405	1,25,855	4,961	1,083	19,12,749

Serial No.	Name of the Primary Land Mortgage Bank	Loan applications recommended by primary land mortgage banks.		Loans sanctioned by Bombay Provincial Co-operative Land Mortgage Bank.		Loans advanced by Bombay Provincial Co-operative Land Mortgage Bank.		Loans distributed by primary land mortgage banks to individuals.		Amount outstanding as on 30th June 1940.
		No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
1	2	11	12	13	14	15	16	17	18	19
			Rs.		Rs.		Rs.		Rs.	Rs.
1	Dharwar ...	51	51,175	30	30,400	21	24,150	21	24,150	1,86,302
2	Pachora ...	3	6,000	5	7,800	11	11,700	11	11,700	2,01,611
3	Broach ...	24	52,265	20	48,850	14	38,350	14	38,350	2,12,970
4	North Kanara ...	25	49,550	8	14,025	12	16,175	11	15,425	1,04,532
5	Hubli ...	52	72,650	24	30,200	31	36,575	26	33,075	1,76,998
6	Gadag ...	44	66,025	17	24,700	7	11,550	7	11,550	11,220
7	Belgaum ...	25	68,000	8	7,650	11	13,500	11	13,500	1,68,558
8	Satara ...	96	1,14,400	56	63,900	61	58,400	43	55,500	2,42,024
9	Poona ...	29	58,450	11	12,700	21	22,850	24	27,094	2,50,096
10	Nasik ...	82	79,000	70	77,800	56	64,550	60	65,950	2,53,333
11	West Khandesh ...	87	1,36,900	74	1,12,150	76	1,02,950	75	1,02,400	4,10,748
12	East Khandesh ...	34	52,500	51	91,100	43	68,650	45	75,550	1,93,729
13	Surat ...	4	4,800	4	5,500	6	18,500	6	18,500	1,42,228
14	Kaira ...	41	60,000	17	26,700	16	31,100	19	45,850	1,45,076
15	Thana West and Bombay Suburban District.	2	1,700	...	...	...	...	...	...	...
16	Thana East and Kolaba District.	6	12,000	1	400	...	...	...	...	...
17	Haveri* ...	...	...	...	...	...	...	...	...	...
	Total ...	605	8,85,415	396	5,53,875	386	5,19,000	373	5,38,594	27,00,025

*Net started working.

It will be seen that the number of members increased from 9,095 to 10,384. The amount of loans outstanding with members went up from Rs. 20,90,748 to Rs. 26,29,342 which are exclusive of loans advanced by the Bombay Provincial Co-operative Bank, Limited, prior to the establishment of the Bombay Provincial Co-operative Land Mortgage Bank, Limited, and not yet taken over by the latter. The number of loan applications received by the primary land mortgage banks during the year was 1,083 and 605 applications were forwarded to the Provincial Land Mortgage Bank for sanction of loans. The total amount outstanding with members of the primary banks at the end of the year Rs. 27,00,025.

36. Out of the total loans advanced to the borrowers by the primary banks, Rs. 3,95,868 inclusive of interest were due for repayment, out of which Rs. 1,07,388 in principal and Rs. 1,59,052 in interest were recovered during the period leaving a balance of Rs. 1,29,428 to be recovered. The amount overdue from members

of all the banks was Rs. 1,28,561 including interest as against Rs. 88,997 at the end of the previous year. The overdues are specially heavy in the case of two old banks viz, the Dharwar and the Pachora land mortgage banks which have overdue to the extent of Rs. 33,231 and Rs. 17,806 respectively. Among the new banks, the Poona District Co-operative Land Mortgage Bank, Limited, has got overdues amounting to Rs. 20,201. The real arrears in the Belgaum District Co-operative Land Mortgage Bank are not heavy, but the figure has swollen to Rs. 15,894 as the Bank has closed some loan accounts, obtained awards for entire amounts due inclusive of future instalments, and shown them as overdues. In all other banks overdues are comparatively small. Necessary steps have been taken to institute arbitration proceedings against recalcitrant defaulters and to obtain awards. With a view to effect speedy recoveries, steps were also taken to get the land valuation officers of some of the Banks where overdues were heavy authorised to execute distraint warrants under section 154 of Land Revenue Code. Punctuality in repayment on the part of the debtors of primary land mortgage banks is a "*sine qua non*" for the healthy functioning and progress of land mortgage banks. Primary Land Mortgage Banks in this province have, generally a very extensive area of operation and they have no local machinery for recovery of their dues. The need for special powers, therefore, for the recovery of defaulted instalments is being felt in their case.

37. From the reports received from the primary land mortgage banks, it is seen that all the 13 old land mortgage banks, with the exception of the Dharwar, Broach and Poona District Co-operative Land Mortgage Banks were able to show profits on their working during the year. This is due partly to the increase in the volume of business and partly to a subsidy of Rs. 3,400 granted during the year by Government to five of the banks. The loss shown by three banks is also due to a large amount of overdue interest, which under Rule 22 of the Bombay Co-operative Societies Rule 1927, is required to be deducted before the net profits are arrived at. The four banks which started working recently, were also given a Government subsidy of Rs. 500 each. They could not, however, work at a profit partly because there was little or no business in the initial stages and partly because the cost of management, particularly on the maintenance of land valuation officers was heavy.

38. The conciliation boards of primary banks secured remissions from creditors to the extent of Rs. 1,35,719 during the year before disbursing loans for payment of old debts. These boards are considerably handicapped in this work as they have no statutory powers to enforce attendance of creditors and production of their books and documents.

39. The comparative smallness of the volume of business done by primary land mortgage banks during the period under report was largely due to the suspension on the part of the apex bank for nearly 4 months of its normal operations for want of loanable

funds and also partly due to the enactment of the Bombay Agricultural Debtors Relief Act under which intending applicants expected to secure greater relief than what could be secured by voluntary conciliation through the efforts of land mortgage banks.

(ii) Provincial Co-operative Land Mortgage Bank.

40. Sir Govindrao Pradhan, Kt., J.P., continued to hold the office of the elected President of the bank. Mr. V. B. Mardhekar worked as the Managing Director till 22nd January 1940, when Mr. R. N. Trivedi, was appointed as Assistant Registrar, for Land Mortgage Banks and Manager of the Bank. Mr. R. N. Trivedi continued to work as Manager of the bank till the close of the year.

The number of affiliated primary banks increased during the year from 13 to 16. The paid up share capital of the bank increased from Rs. 4,21,000 to Rs. 4,46,300.

41. *Loan Operations.*—During the year under report, the bank received from primary banks 516 fresh loan applications for Rs. 8,42,013 of which 367 applications for Rs. 4,67,000 were sanctioned and 41 for Rs. 1,36,469 were rejected. The remaining applications were pending with the bank at the close of the year.

The bank advanced to primary banks, during the year under report, 443 fresh loans amounting to Rs. 6,07,450 inclusive of loans taken over from the Land Mortgage Department of the Bombay Provincial Co-operative Bank, Limited. The outstandings from primary banks as on 30th June 1940 stood at Rs. 23,88,608 as against Rs. 19,25,958 at the close of the previous year.

42. A statement containing the classification of loans disbursed during the year according to their objects is furnished below :—

		No. of loans.	Amount.
			Rs.
Redemption of old debts	...	428	5,92,250
Purchase of lands	...	4	6,500
Land Improvement	...	8	6,900
Joint purposes viz., debt redemption and land improvement.		3	1,800
Total	...	443	6,07,450

The demand for land improvement is low and steps are being taken to foster it by a slight reduction in rate of interest for loans taken for land improvement.

43. The amount of instalments which fell due for repayment during the year was Rs. 1,25,625 against principal and Rs. 98,818 against interest. The recoveries in respect of these instalments up to the close of the year amounted to Rs. 97,401 against principal and Rs. 96,971 against interest. The percentage of recoveries of principal to demand on account of principal was 77·5 and the percentage of recoveries of interest to demand on account of interest was 98·1. Against the arrears of principal, a sum of Rs. 4,574 was realised after the close of the year bringing the percentage of recoveries on account of principal to that of demand to 81·1. In addition to this, the Bombay Provincial Co-operative Land Mortgage Bank, Limited, received from primary banks, a sum of Rs. 37,217-6-2 during the year against future instalments.

44. The overdues at the close of the year amounted to Rs. 28,224 against principal and Rs. 1,848 against interest. The overdues have been further reduced by Rs. 4,574 after the close of the year. All the arrears of interest were also realized in full after the close of the year. A major portion of overdues is concentrated in one bank, viz., the Poona District Co-operative Land Mortgage Bank, Limited whose arrears amounted to Rs. 16,801 at the close of the year. Steps are being taken to see that the Bank rectifies this position early.

45. *Debentures.*—The first series of debentures to the extent of Rs. 20 lakhs, were floated by the bank in the year 1938. The entire balance of unsubscribed debentures was taken up by Government during the year under report. Government was pleased to permit the bank to float a second series of debentures to the extent of Rs. 10 lakhs. The rate of interest for these debentures was fixed at 3½ per cent. per annum. The period of repayment of debentures was fixed at 15 years with an option to the bank to redeem them at any time after 10 years after giving 6 months notice to the debenture holders. In accordance with the terms of the debenture trust deed for the first series, the Bombay Provincial Co-operative Bank, Limited, has made the necessary provision for sinking fund out of receipts for the year 1939-40.

46. *Profit.*—For the first time during the last 4½ years, the bank made a profit. It amounted to Rs. 17,068-7-5. With an increase, in the volume of its business and with economies in the cost of management, the bank may hope to give its share holders a moderate return on their capital in future.

47. *Transfer of assets and liabilities of the Land Mortgage Department of the Bombay Provincial Co-operative Bank, Limited.*—The work of transferring the assets of the Land Mortgage Department of the Bombay Provincial Co-operative Bank, Limited to the Bombay Provincial Co-operative Land Mortgage Bank,

Limited, continued to make progress. In all, 207 cases for Rs. 3,58,498 were sent up for transfer and the bank decided to accept 156 cases for Rs. 2,73,800. Of these, 103 cases for Rs. 1,57,295 were transferred before the close of the year. The cases now awaiting transfer are 53 for Rs. 1,11,650. The primary banks concerned have been instructed to expedite the transfer of these cases.

48. *First Land Mortgage Banks' Conference.*—During the year, a conference of land mortgage banks was convened under the auspices of the Bombay Provincial Co-operative Land Mortgage Bank, Limited. Several problems relating to the management of the Apex Banks and the Primary Land Mortgage Banks were discussed at the conference.

49. *Conclusion.*—The war has tended to impede the progress of the Land Mortgage Banks' movement, which depends, for its healthy growth, on continuous and adequate supply of cheap long term funds. During the year the second series of debentures were floated at an issue price of 98½ for 10-15 years at 3½ per cent. as against the first series issued at par for 20-25 years at 3¼ per cent. in pre-war days; thus necessitating an increase in the lending rate of the apex and primary banks and also reduction in the maximum period of repayment of loans from 20 to 15 years. This has to some extent, restricted the loan operations of the Provincial as well as the primary land mortgage banks.

(e) AGRICULTURAL NON-CREDIT SOCIETIES.

50. *General conditions.*—The number of agricultural non-credit societies embracing various activities stood at 356 at the close of the year. Sale societies are by far the most progressive and important type of institutions included in this category. The following table gives the main statistics regarding the operations of sale societies including cotton sale societies :—

Operations of sale societies (including cotton).

1. Number of societies	... ...	94
2. Number of collecting and distributing centres		505
3. Number of members—		
(i) Individuals	... ...	19,415
(ii) Societies	... ...	1,264
4. Value of total sales ...	...	Rs. 79,91,920
5. Working capital	... ...	Rs. 20,64,553
6. Profits	... ...	Rs. 55,381

51. *Cotton.*—The cotton sale societies, both in Karnatak and Gujerat, continue to occupy a prominent place amongst the agencies through whom the cotton crop of the Province is marketed.

In Karnatak, the outturn of cotton crop was not favourable. The price of cotton showed an upward tendency at the beginning of the season. Very few growers, however, took advantage of the rise in prices and the majority who stored their produce in the hope of realising still higher prices had eventually to suffer on account of subsequent downward trend of prices. A certain portion of the cotton of members was, therefore, not sold till the end of the year. This fact together with the unsatisfactory nature of the cotton crop is largely responsible for a decrease in the amount of business of the cotton societies in the Karnatak side.

The Gadag Cotton Sale society had another year of successful working. Although there was a drop in its total sales which amounted to 14,625 *dokras*, as against 30,000 *dokras* during the previous year, the society realised a net profit of Rs. 8,458 on the year's working. The Hubli Cotton Sale Society is showing signs of distinct improvement under the management of the Board nominated by Government, though it has still to regain the lost confidence. It has recently cleared off its dues to the Indian Central Cotton Committee and is gaining its credit with the financing agency and local Banks. During the year the society sold 4,745 *dokras* worth Rs. 1,75,126 and made a profit of Rs. 838.

52. Other types of sale societies could be classified as under according to the nature of produce sold :—

(*a*) Gul	1
(*b*) Chilly	2
(*c*) Mango	4
(*d*) Paddy	1
(*e*) Arecanut	2
(*f*) Fruits and vegetables ...	9
(*g*) Eggs	2
(*h*) Miscellaneous	37
	58

Chilly.—The Byadgi Chilly Sale Union with its branch at Ranebennur continued to show steady progress. It sold chillies worth Rs. 29,981 and kapas worth Rs. 16,169 and realised a net profit of Rs. 1,165.

Mango.—There are in all 4 mango sale societies in the Ratnagiri district including the two societies registered during the year under report.

The two mango sale societies at Malwan and Vengurla could not show any progress this year owing to internal dissensions. The other two societies, viz. the Ratnagiri Taluka Mango Sale society and the Deogad Taluka Mango Sale society have made a good beginning.

With a view to benefit the growers by obtaining for them better prices, 4 Government mango graders were appointed with the funds made available by the Ratnagiri District Rural Development Board and about 1½ lacs of mangoes were graded with the AGMARK label and consigned to Bombay. It is reported that the grading has considerably benefited the growers by enabling them to secure better prices. In future the work of grading will be entrusted to the sale societies.

Fruit and Vegetable Sale Societies.—The Raver Taluka Co-operative Fruit Sale Society had a record of steady progress.

It had a membership of 560 individuals and five societies. It sold during the year 83 wagon loads and 686 sacks of plantains of an aggregate value of Rs. 98,562 and citrus fruit of the aggregate value of Rs. 41,410. The society earned a commission of Rs. 2,983 and made a profit of Rs. 5,990. The Southern Gujerat Fruit and Vegetable Growers' Association, Limited, which is organised with a view to transport fruits of its members, continued to show steady progress. During the year the association loaded 149 wagons containing 95,117 parcels for transport to Bombay. The association made a profit of Rs. 8,860 during the year and bulk of its profit is distributed among members in proportion to the transport charges paid by them.

Eggs.—The Yelloor Egg Sale society which made a good beginning in the matter of sale of eggs, could not show progress owing to unbusinesslike management. Efforts to revive its working are in progress.

Arecanut.—The Kumta Arecanut Sale society and the Sirsi Totagars' Sale society which deal in garden produce, such as betelnut, pepper, cardamom, etc. recorded continued progress. The Kumta Arecanut Sale society sold goods worth Rs. 87,326 and earned a commission of Rs. 1,421. The other society sold goods worth Rs. 1,03,262 and earned a commission of Rs. 2,214. Both the societies have made profit during the year—the former Rs. 167 and the latter Rs. 358.

Paddy.—The Palghar Co-operative Paddy Sale society has, by recovering its past outstandings from members, cleared the ground for further development. It sold paddy of the value of Rs. 13,000 belonging to 72 of its members and earned a profit of Rs. 743.

53. *Cattle Breeding Societies*.—There are, in all, 18 such societies in the Province. Out of the 18 societies, eleven are in the Dharwar District. All the societies in the Dharwar district continued to show steady progress. The Shidenur Cattle Breeding society has got a grazing area of 260 acres, two bulls and 87 cows. The total number of cows owned by members of all societies in Dharwar comes to 319. The Shera Co-operative Cattle Breeding society in the Broach district is working satisfactorily. The society has bought a breeding bull of Kankrej type from the Chharodi Cattle Breeding Farm, and also maintains a stockman who looks after the cows. It has also been able to provide bullocks to agriculturists. With a view to conserve grass, it has adopted a rotational method of grazing cattle and also contemplates to have a silo pit in the near future. The society also possesses a buffalo breeding bull. The two Cattle Breeding Societies at Ainapur and Sadalga in the Belgaum District continued to show good work. At Bhoj in the Belgaum District a Better Farming Society with the special object of cattle breeding has been organised. Government has recently granted *kuran* land free of rent to this society, which has made a good beginning.

54. *Dairy Societies*.—The total number of dairy societies was seven with a membership of 992. The number of milch animals owned by members of these societies was 1,149. The quantity of milk supplied by members during the year was 5,09,728 lbs. and the total sales amounted to Rs. 42,124. The total profits during the year amounted to Rs. 1,240. In the Surat District, milk producers of 15 villages of Chorashi Taluka organised a Milk Sale Society during the year. The society handled 3,816 maunds of milk of members and obtained Rs. 23,700 as the sale price. It is gratifying to note that the society has made a good beginning.

55. *Fencing Societies*.—Out of 14 such societies in the Province, eleven are situated in the Dharwar District. The total length of the fencing erected by these societies is about 30 miles of which 15 miles are of stone walls, and the rest of woven wire fencing. The total cost of the fence is Rs. 52,213 and the area protected is 19,042 acres of cultivable land. Past experience has shown that it is advisable to replace the stone wall fencing by wire fencing wherever possible. Societies where woven wire fencing is erected have given very satisfactory results. The societies have not only given protection to crops but have also enabled the agriculturists to bring even waste lands under cultivation and to increase the area under money crops such as sugarcane and paddy.

56. *Crop Protection Societies*.—The number of societies increased from 24 to 27. The object of these societies is to reduce the cost of protecting the crops against pilfering by thieves and neighbours and damage by incendiarism and stray cattle.

Out of 27 societies in the Province, 15 are working in the East Khandesh District. The total membership and the area under protection was as under :—

District.	Number of societies.	Number of members.	Area under protection.
			Acres.
East Khandesh	15	5,712	74,999
West Khandesh	3	297	3,365
Satara	7	3,857	24,840
Ahmednagar	1	130	7,488
Belgaum	1	97	14,000
Total ...	27	10,093	124,692
Total for 1938-39 ...	24	8,525	90,048

57. *Dam Construction Societies.*—The Mutha and the Balkali Dam Construction Societies continued their useful activities during the year. These societies put up kacha bunds for storing water for irrigating crops. The Mutha dam construction society has helped to bring under cultivation a large area of land.

58. *Land Improvement Societies.*—The total number of these societies, which was 9, remained unchanged. The total membership was 478 as against 504 in 1938-39. The area included in the scheme was 2,824 acres. The Yelawigi Waddars' Land Improvement Society continued to do good work, and succeeded in bringing waste land under cultivation.

59. *Irrigation Societies.*—In the Satara District, in addition to the Tambwe irrigation society which is already progressing, another Lift Irrigation Society was registered at Borgaon during the year under report. The Tambwe Irrigation Society which had one pump and engine for lifting water in 1938-39, has got three pumps and three engines and the area under sugarcane is 47 acres and 37 gunthas. This area is expected to be increased in the near future. The Borgaon Irrigation Society has made a promising beginning. It has got a set of one pumping plant and engine and has got 25 acres under sugarcane. The scheme of lift irrigation has proved to be very advantageous and popular and there is an awakening among agriculturists in this tract to set up more and more pumping plants and to have more organisations of this type.

60. *Machinery and Implements Societies.*—The total number of these societies which is 27, remained unchanged during the year. Out of 27 societies in the Province, ten are working in the Poona District and seven in the Dharwar District. The total membership of these societies was 1,133. The total value of sales effected during the year amounted to Rs. 4,241 and the value of hire earned was Rs. 19,287. The total net profits of these societies for the year were Rs. 4,137 as against Rs. 1,246 during the preceding year.

61. *Purchase and Sale Unions.*—The Nira Canal Purchase and Sale Union and the Kopargaon Purchase and Sale Society showed marked progress in their work this year. There was a large increase in the business of both these societies in respect of sale of produce of agriculturists and also supply of manures. These societies work in the canal areas and they get steady business from members of credit societies as credit has, on the whole, been effectively linked up with sale in these areas.

The Nira Canal Purchase and Sale Union transacted business to the extent of Rs. 4,36,410 and earned profits of Rs. 7,583. During the year the sale union extended its activities by adding "bhusar" to the list of commodities which it sells. The Kopargaon Purchase and Sale Society did business to the extent of Rs. 3,20,324 and earned commission of Rs. 5,048.

The Surat District Purchase and Sale Union is showing steady progress. The total sales, effected by the union amounted to Rs. 75,534 and its purchases amounted to Rs. 77,592. The union was anxious to develop its business by establishing depôts at suitable taluka places with a view to expand the sphere of its activities. The taluka centres were also expected to organize co-operative marketing and also supply agricultural and domestic requisites to members of societies. The grant of subsidy to each depôt of this union sanctioned by Government has served as an impetus to the organization of these depôts and as a consequence 4 depôts were opened by the union, during the year under report.

62. *Taluka Development Associations.*—The following statement gives the main statistics regarding the working of taluka development associations :—

Division.	Number of associations.	Number of members.		Contribution received.					Expenditure.
		Individuals.	Societies.	Individual.	Societies.	Government.	Donation.	Other income.	
				Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Dharwar ...	7	746	111	467	637	2,987	75	1,085	3,535
Belgaum ...	5	2,094	48	443	130	1,583	1,005	1,957	3,528
Sholapur ...	8	2,341	112	643	127	2,414	3,436	3,261	6,748
Satara ...	22	4,464	162	2,306	303	7,947	431	2,766	12,750
Poona ...	22	2,883	27	2,368	44	6,681	819	6,082	12,781
Bombay ...	4	554	2	112	......	903	50	128	992
Surat ...	4	500	15	112	65	1,343	150	813	1,986
Ahmedabad ...	6	871	1	1,005	20	3,239	1,801	519	3,558
Dhulia ...	14	4,532	30	3,455	94	4,436	809	22,001	15,966
Jalgaon ...	12	6,529	109	6,443	357	7,306	7,930	11,882	20,966
Total ...	104	25,514	617	17,254	1,777	38,839	16,506	50,494	82,810
Total for 1938-39.	104	24,582	696	17,301	1,826	50,335	18,956	57,320	1,38,141

The organization of further taluka development associations was held up to see the effect of introducing better farming societies with more compact areas of operation.

63. *Better Farming Societies.*—It had been suggested that intensive work in regard to agricultural and other improvements would be more effectively performed by a better farming society working in a restricted area, than by a taluka development association, the activities of which extended to a whole taluka. Such better farming societies are intended to promote the adoption of improved methods of cultivation, joint purchase of agricultural requisites, joint sale of produce, improvement of livestock, fodder storage, development of cottage industries, etc., in a compact area round their headquarters, and their development will be watched with care.

The Satral Better Farming Society is doing the business of supply of agricultural implements, manures, seeds, etc., to members on indent. It has also stocked implements for hire. It has also taken to some extent steps to introduce improved seeds and manures.

The society supplied on indent to its members sulphate and oil cake of the value of Rs. 4,400 and implements to the extent of Rs. 750 and earned a commission of about Rs. 410. The society realized Rs. 386 as hire of implements during the year. The society incurred an expenditure of Rs. 168 and earned a net profit of Rs. 700. The Marewad Better Farming Society, in Dharwar District has made a promising beginning. It supplied jayawant cotton seed sufficient for sowing 500 acres, seed of wheat strain No. 808 for 200 acres, gram seed (No. 18) for 50 acres and improved jowar strains for 76 acres. It also supplied to its members 200 bardans, 48 packets of sulphur dust, and 8 lbs. of Barium Carbonate, of the aggregate value of Rs. 344. It could pool and sell cotton of its members to the extent of Rs. 7,000. It maintains a breeding bull and has introduced spinning and prepares Khaddar as a secondary occupation to its members. During the year under report, it earned a profit of Rs. 32.

64. *Better Living Societies.*—Though the total number of these societies which was 34, remained unchanged, the total membership went up from 2,456 to 2,515. The activities of these societies include attention to public health, education, supply of medicines, water-supply, road construction, settlement of disputes, curtailment of ceremonial expenditure, etc. Some of these societies are dormant, but others which are working, have succeeded in bringing about some improvement in social life of their members.

The Bagni Co-operative Harijan Better Living Society has built a colony for harijans and has succeeded to some extent in loosening the hold of customs on the minds of its members. With the organisation of better farming societies, the need for registering separate better living societies will not ordinarily

exist, as the bye-laws of better farming societies have been so framed as to permit the societies to undertake item of work in regard to better living also.

65. *Joint cultivation societies.* The Zankharia scheme for co-operative joint cultivation in Broach district could not materialize and as a consequence the proposed society was not registered.

In pursuance of Government orders, Collectors of different districts have, however, supplied lists of waste lands in their districts.

(2) Banking in General.

66. A feature of the year in the field of co-operative banking was the formation of a co-ordinating agency for the central and urban banks, on the lines recommended in the Joint Reorganisation Report. It is designated as the Bombay Co-operative Banks' Association but has not been registered under the Bombay Co-operative Societies Act. Its objects as embodied in its bye-laws are as under :—

(1) To co-ordinate the work of central and urban banks in the Province of Bombay and to promote uniformity in banking practice.

(2) To arrange, if necessary, for inspection of member banks not served by an audit federation.

(3) To keep in touch with the Agricultural Credit Department of the Reserve Bank of India, money market, security market, and to issue periodical bulletins to member banks.

(4) To look into all important matters such as borrowing and lending rates of banks, mutual arrangements regarding inland exchange business, maintenance of adequate fluid resources, training of the staff of member banks in consultation with the Bombay Provincial Co-operative Institute.

The formation of the Association has brought about a greater unity and cohesion among the co-operative banks ; the Association has appointed an efficient executive committee which has done valuable work in the matter of consideration of important questions concerning banks, banking and allied subjects. It has given useful advice to the banks, and the Registrar has also consulted the Association on a number of occasions to know the point of view of the banks with regard to different matters. It is a very

satisfactory feature of the working of the Association that it has not been merely a mouthpiece of its members, but has begun to take steps towards improvement and more efficient working of the affiliated banks.

67. Owing to the outbreak of war and the growing development of marketing and other activities in the co-operative movement, the importance of investing the available surplus funds and fluid resources with the central banks and the Provincial Bank to the exclusion of outside joint stock banks except to the extent required for the purpose of inland exchange business was impressed on all the societies including urban banks and the central financing agencies. They were further advised to adhere to the correct banking practice both in regard to the repayment of deposits before maturity and grant of overdrafts against them.

68. Proposals were made during the year by the Reserve Bank of India for the reform of banking legislation in the light of experience gained in the working of the Indian Companies Act. The main object of the proposed legislation is to afford protection to the depositors by introducing safeguards that do not at present find place in the Companies Act. Though co-operative banks do not come within the purview of the proposed legislation, proposals were carefully considered by the department and the Banks' Association with a view to find out the extent to which they could be made applicable to the co-operative banks.

69. The outstanding event of the year under report was the outbreak of war in Europe. The immediate effect of war on co-operative banking system in this province as on joint stock companies was the heavy withdrawals of deposits. The withdrawals, however, were confined to a few banks. The demands for deposits were promptly met and confidence was soon restored. The total sums withdrawn were in the neighbourhood of Rs. 30 lakhs, but the bulk of the money flowed back into the banks after the panic subsided.

70. The question of acceptance of cheques at Government treasuries drawn of co-operative banks, in payment of Government dues, was still under the consideration of Government.

71. The question of facilities in respect of remittances of funds to co-operative banks continued to be under the consideration of the Reserve Bank of India.

72. The form of "Quarterly Finance Statement" for central Banks was revised with the approval of Government. Its further revision on a representation made by the Co-operative Banks' Association was under the consideration of the Registrar. The Joint Reorganisation Report recommended that steps should be taken by the Provincial Bank to call for quarterly finance statements from Urban and Central Banks and have them published in a suitable form. On a reference made by the Provincial Bank, the newly formed Banks' Association took up the question and agreed to undertake the work. A simplified form showing the financial position of the banks at a glance was drawn up by the Association for this purpose and was under examination by the Registrar.

73. The following table indicates the extent to which inland exchange business is done through co-operative banks:—

Division.	Cheque operations.			
	Remitted.		Received.	
	Number of cheques.	Amount.	Number of cheques.	Amount.
1	2	3	4	5
		Rs.		Rs.
Dharwar	10,207	44,41,347	19,715	50,87,236
Belgaum	20,524	85,73,658	15,164	77,14,002
Sholapur	14,471	43,04,326	5,609	18,42,399
Satara	21,749	77,11,822	6,598	18,69,851
Poona	64,387	1,75,27,090	63,622	1,07,26,086
Bombay	91,807	2,19,96,406	26,306	1,99,74,130
Surat	14,822	76,98,593	34,652	1,82,09,207
Ahmedabad	4,715	28,98,269	11,259	30,09,777
Dhulia	3,099	8,44,979	1,762	2,72,796
Jalgaon	3,152	18,05,006	8,559	39,93,699
Total ...	248,933	7,78,01,496	193,246	7,28,99,183
Total, 1938-39 ...	215,002	6,55,92,936	213,406	6,19,15,771

Division.	Hundi operations.			
	Remitted.		Received.	
	Number of hundis.	Amount.	Number of hundis.	Amount.
1	6	7	8	9
		Rs.		Rs.
Dharwar	1,767	25,79,581	793	4,40,757
Belgaum	2,305	25,47,322	1,844	6,83,954
Sholapur	4,289	17,73,307	2,750	13,53,938
Satara	1,036	8,29,102	3,652	11,61,747
Poona	327	2,52,777	153	89,486
Bombay	662	2,22,078	205	31,194
Surat	2,266	13,17,608	3,169	16,52,634
Ahmedabad	1,217	7,82,663	198	87,763
Dhulia	414	3,79,286	213	1,21,435
Jalgaon	2,107	35,93,293	1,749	6,24,806
Total ...	16,390	1,42,77,017	14,726	62,47,714
Total, 1938-39 ...	15,947	83,86,851	16,346	76,41,266

Bombay Provincial Co-operative Bank, Limited.

74. The following statement indicates the comparative position of the Bombay Provincial Co-operative Bank, Limited :—

Description of operations.	1937-38.	1938-39.	1939-40.
1. Number of members :—			
(i) Individuals	1,192	1,217	1,262
(ii) Banks and Societies	1,948	1,982	2,005
	3,140	3,199	3,267

Description of operations.	1937-38.	1938-39.	1939-40.
	Rs.	Rs.	Rs.
2. Non-withdrawable and long-term capital :—			
(a) Reserve Fund	1,12,590	1,12,590	1,20,202
(b) Sinking fund for debentures ...	6,86,849	7,28,006	7,70,348
(c) Premium on debentures ...	5,720	5,720	5,720
(d) Reserve for doubtful debts ...	3,53,853	5,17,146	6,96,000
(e) Reserve for overdue interest ...	5,31,212	5,32,712	4,02,652
(f) Debentures	12,80,000	12,80,000	12,80,000
(g) Share capital :—			
(i) held by individuals ...	6,54,850	6,54,850	6,23,700
(ii) held by societies	6,45,000	6,45,000	6,76,150
(h) Government loan for land improvement.	54,500	43,300	32,400
3. Withdrawable and short-term capital :—			
(a) Fixed deposits—			
(i) Societies	46,90,889	49,26,010	53,28,807
(ii) Individuals	27,79,517	28,16,350	22,85,345
(b) Current, savings and other deposits—			
(i) Societies	35,44,831	44,09,974	41,17,915
(ii) Individuals	62,89,786	62,19,563	67,71,230
4. Working capital	2,16,24,702	2,28,91,230	2,31,10,469
5. Loans due from banks and societies ...	1,04,17,414	90,25,983	88,17,673
6. Arrears due from banks and societies ...	24,58,599	20,32,486	20,51,478
7. Percentage of arrears	23	22·5	23·2
8. Cost of management	3,26,793	3,36,399	3,31,778
9. Profits	1,08,890	1,09,725	73,727

75. During the year under report the total working capital of the Bank was Rs. 2,31,10,469 as against Rs. 2,28,91,230 of the last year. There is a small increase of nearly Rs. $1\frac{1}{4}$ lakhs in the total deposits but the amount of fixed deposits has gone down by Rs. $5\frac{1}{2}$ lakhs. The reduction in the figure of fixed deposits is due largely to the war panic which was at its worst towards the close

of the co-operative year. Due to the same reason, the public prefer to keep their savings in deposits withdrawable on demand instead of fixing them for a stipulated period. But for the abnormal conditions which prevailed owing to the continuance of war, the amounts under all kinds of deposits would have stood much higher.

76. Total advances of all types including loans due from banks and societies amounting to Rs. 88,17,673 were Rs. 99 lakhs at the close of the year. This figure included purely short-term loans aggregating to Rs. 28 lakhs against agricultural produce, Government securities, etc. This represents an increase of Rs. 7 lakhs over the previous year's figure of such short-term advances. This could be regarded as a feature indicating healthy development. Equally satisfactory is the decline amounting to Rs. 7 lakhs that has taken place under ordinary, long-term and land improvement loans to societies and in outstandings from societies in liquidation. Fresh advances by way of ordinary loans amounted to Rs. 19,12,166 and repayments to Rs. 23,20,227. These repayments could be regarded as satisfactory in view of the unfavourable conditions of crops in several areas. The total fall in outstandings due from societies is mainly due to the vigorous policy of compounding debts which was actively pursued in the year, especially in the Deccan Canal areas under the personal direction of the Registrar. The repayments in case of societies in liquidation, however, cannot be regarded as satisfactory as more than half the number of societies paid little or nothing during the year. It is, however, hoped that better results would be obtained in the near future in view of the policy now followed in appointing the bank as liquidator of societies which are indebted to it.

77. The overdue interest figure shows an appreciable reduction over that of the last year's figure and amounts to Rs. 3,84,068 as against Rs. 4,62,311 as at the end of the previous year. During the year under report a sum of Rs. 1,26,452 was transferred from the provision for overdue interest, which was in excess of the requirements, to the reserve for doubtful debts. This provision together with Rs. 15,000 transferred out of the profits is considered sufficient to meet the probable bad debts, the position in regard to which has been thoroughly re-examined.

78. The position of the Bank in respect of its liquid assets is satisfactory. As against the deposit liabilities of Rs. 1·85 crores the liquid resources of the Bank amounted to Rs. 1·23 crores.

79. As already pointed out, one of the effects of war on co-operative banking was the heavy withdrawals of deposits in urban and central co-operative banks. The Provincial Bank was fully responsive to the needs of the central and urban banks created as a result of these withdrawals and accommodated these banks to the extent of Rs. 22 lakhs during the months of September-October 1939 and 18 lakhs during the months of May-June 1940.

It was, however, not necessary to sanction additional credits for this purpose but the overdraft limits which are usually sparingly operated upon were operated upon to the full extent in some cases.

80. The profit of the Bank during the year was Rs. 73,727 as against Rs. 1,09,725 of the previous year. The rate of dividend declared this year is 3½ per cent. as against 4 per cent. declared last year. A reduction in the rate of dividend was necessitated by smaller profit consequent on conversion of premium securities with a high current yield into discount securities with a lower current yield.

81. The process of transfer of land mortgage loans to the Bombay Provincial Co-operative Land Mortgage Bank, Limited, and computation of the final losses on account of operations of the Land Mortgage Department of the Bank was not completed during the year. As the loan accounts have now been examined by the authorities of the Land Mortgage Bank, it is expected that the negotiations would be complete during the current year.

82. The bank continues to be managed satisfactorily under the able guidance of Mr. R. G. Saraiya, Chairman, and Mr. V. L. Mehta, Managing Director, both of whom continued to show unremitting zeal and energy in the management of the Bank.

(4) District Central Banks.

83. The number of district central banks remained unchanged at 11. The following table gives comparative figures relating to the operation of these banks :—

Serial No.	—	1938-39.	1939-40.
1	Number of District Central Banks ...	11	11
2	Number of members—		
	(i) Individuals	9,006	9,171
	(ii) Societies and Banks	2,742	2,789
		Rs.	Rs.
3	Paid-up Share capital	26,88,685	27,14,970
4	Reserve and other funds	23,82,907	26,66,035
5	Working capital	2,99,34,387	2,73,16,742
6	Deposits from—		
	(i) Individuals	2,14,30,231	1,84,10,459
	(ii) Societies	24,32,845	25,14,729

Serial No.	——	1938-39.	1939-40.
		Rs.	Rs.
7	Loans and deposits from Provincial and Central Banks.	9,99,719	10,10,549
8	Amount due for payment during the year.	1,18,76,346	1,30,55,303
9	Loans outstanding at the close of the year from societies.	1,04,79,160	1,00,87,953
10	Arrears—		
	(i) Authorized	19,87,543	22,44,131
	(ii) Unauthorised	43,73,996	35,66,911
11	Percentage of unauthorised arrears to—		
	(i) Loans due (Serial No. 9) ...	41·6	32·3
	(ii) Loans due for repayment ...	36·8	27·3
12	Profits	3,36,811	3,20,408
13	Cost of management	3,93,999	4,04,058
14	Percentage of cost of management to working capital.	1·3	1·4

84. It will be noticed that the paid-up share capital, reserve and other funds, the number of individual and society members, record a satisfactory increase. Deposits from individuals fell from Rs. 2·14 crores to Rs. 1·84 crores. On the other hand, there is an increase in the deposits from societies, which mostly represent the surplus in urban societies passed on to the district central banks. The reduction in deposits from individuals is partly due to the fact that the provident funds of the school boards are required to be deposited in Government securities and partly due to the fact that a large part of the amount by which individual deposits decreased, represents withdrawals, for investments in purchase of goods or in some business made profitable by the war and for investment in industrial shares and defence loans. The decline in deposits is reflected in a corresponding reduction in the total figure of working capital. Notwithstanding the fall in the figure of deposits, the central banks had plenty of surplus funds. Out of the total working capital aggregating to Rs. 2·73 crores, only Rs. 1·00 crore are on loans with societies. Owing to uncertainties attaching to the agricultural production, agricultural credit societies have been passing through difficult times and it is but natural that the central banks have adopted a cautious attitude and conserved their resources as far as possible. While this raises the problem of profitable investment of large unusable surpluses, the position of such surpluses has been a source

of strength and credit. Moreover, part of the surplus funds will be useful to the central banks for making crop finance available to agriculturists and for providing the facilities with regard to the marketing of their produce after the Bombay Agricultural Debtors' Relief Act is put into operation.

85. *Profits.*—Except the North Kanara Central Co-operative Bank at Sirsi, all the banks worked at a profit. The slight decline in the net profits is due to the rise in the cost of management in a few banks, and the fact that the central banks are trying to give as much relief to the societies as possible as also to the reduction in their loans with societies.

86. *Arrears.*—The figure of unauthorized arrears shows substantial improvement amounting to over 18 per cent. Less than 6 per cent. of this was due to judicious extensions and the rest—over 12 per cent.—was due to increased collection, particularly in the East Khandesh Central Co-operative Bank.

87. *Cost of management.*—The cost of management has slightly risen from 1·3 to 1·4 during the year owing to expansion of activities in a few central banks. In view of the fall in the income, it is needless to reiterate that the expenditure on the management should be kept down as far as possible, consistent with the requirements of efficient administration.

88. *Borrowings.*—Borrowings from the Provincial Bank increased from Rs. 9·99 lakhs to 10·10 lakhs. Obligations of the central banks to the Provincial Bank were met punctually during the year.

Value of Government securities held by the central banks depreciated as a result of war conditions. The best way in which provision could be made to meet the depreciation was under examination by the Registrar and the Co-operative Banks' Association.

89. In order to ensure smooth conduct of election of directors of central banks, a set of model rules was framed and circulated for adoption by the central banks.

90. The Reserve Bank of India addressed a circular to the Provincial and Central Banks regarding the reorganisation of the co-operative movement on banking lines. The newly formed Co-operative Banks' Association is taking steps to implement the various suggestions contained therein regarding the lines on which Central Banks should work.

91. The East Khandesh Central Co-operative Bank had to face some difficult times during the year. The liquid position of the bank was for some time past somewhat unsatisfactory, partly owing to insufficient recoveries on account of unfavourable seasons and low prices prevailing in the previous year and partly

due to some internal weaknesses and largely due to a combination of circumstances which were beyond its control and also because a large amount of provident funds of employees of school boards which was invested in the bank and formed deposits of a semi-permanent nature, had to be withdrawn under Government orders for investment in trustee securities. With the outbreak of war, it had to face heavy withdrawal of deposits, but while in case of other banks these withdrawals ceased after a time, in East Khandesh they persisted. This was largely due to local causes as some of the big depositors were not too favourably inclined towards the directorate. The position became very serious in December 1939, but the Registrar with the full support of Government, took energetic measures to deal with the situation. The financial position of the bank and the most of the affiliated societies was examined and found to be inherently sound, but ephemeral causes had made the liquid position of the bank very unsatisfactory. The directors of the bank, however, fully realised the gravity of the position and it was possible to persuade them to voluntarily bring about a partial reconstruction of the Board, so as to meet with some of the criticisms of the depositors. Government also relaxed the orders under which coercive processes for recovery of co-operative societies' dues cannot begin till the time of collection of land revenue and revenue authorities fully co-operated in effecting recoveries. Fortunately, the price of cotton was high at this stage, and full advantage of the rise was taken by officials and non-officials in recovering dues and increasing the fluid resources of the bank. Before the close of the year, the bank's liquid resources were more than adequate and the financial position strong, and the affairs of the bank returned to normal. I have, however, impressed upon the bank the utmost importance of the maintenance of adequate fluid resources.

92. A regrettable feature of the working of the Sholapur District Central Co-operative Bank during the year under report was the commission of frauds in respect of its business of advances against goods by a few customers in collusion with one or two members of the staff. As a result, it had to curtail its business of advances against goods. There was also an adverse effect on deposits which fell from Rs. 16 lakhs to Rs. 12 lakhs, and profits dwindled to Rs. 3,563. The cases were under investigation by the Criminal Investigation Department. Steps towards meeting the problems which have arisen are being taken by the bank and the department and towards the close of the year, an officer of the department of the status of a second grade auditor was deputed to the bank to work as an Administrative Officer.

93. In previous year's report, mention was made of the fact that the Karnatak Central Co-operative Bank was working under a Board nominated by Government under rule 48 of the Rules under the Act. After the expiry of the period of the nominated board, the bank started functioning under its normal constitution.

(5) Banking Unions.

94. The Borsad Taluka Co-operative Banking Union, the only real banking union in this Province, is still in its infancy. Its membership consisted of 8 individual members and 10 societies at the close of the year. It collected share capital and deposits to the extent of Rs. 2,740 and Rs. 1,297 respectively. It disbursed loans amounting to Rs. 5,950 and repayment of loans aggregated to Rs. 4,321. Its cost of management was Rs. 1,914. The union incurred a loss of Rs. 99 on its working during the year.

(6) Non-Agricultural Credit Societies.

95. The year under report witnessed a further increase in the number of societies from 685 to 715. Deposits of all classes fell from Rs. 3,78,68,506 to Rs. 3,65,14,065. Due to reasons already mentioned in paragraph 69 of this report, decline in deposits is naturally reflected in the shrinkage in the figure of total working capital which was Rs. 5,97,49,153 at the close of the year as against Rs. 6,03,14,949 of the previous year. Reserve and other funds, however, showed satisfactory increase.

96. The number of full-fledged urban banks excluding salary-earners' societies with a share capital of Rs. 20,000 and above rose to 54 as against 52 of the last year. The following table shows the main statistics relating to the working of these banks :—

—	1938-39.	1939-40.
Number	52	54
Members	59,938	61,171
	Rs.	Rs.
Share capital	29,16,317	31,62,179
Reserve and other funds	28,47,689	29,31,459
Working capital	2,36,24,951	2,28,03,786
Members' deposits	96,87,490	93,93,939
Average per member	161	153
Non-members' deposits	75,87,231	68,22,376
Central Bank loan and deposits	4,33,920	3,73,032
Profits	3,36,951	3,34,496
Percentage of profits to working capital ...	1·4	1·4
Cost of management	3,31,569	3,53,550
Percentage of cost of management to working capital.	1·4	1·5

—	1938-39.	1939-40.
Usual rate of dividend	2 to $7\frac{1}{2}$ per cent.	2 to $7\frac{1}{2}$ per cent.
Usual rate of Lendings	4 to 9-3/8 per cent.	4 to 9-3/8 per cent.
Usual rate of borrowings	1 to 5 per cent.	1 to 5 per cent.
	Rs.	Rs.
Loans due from individual members	1,20,28,103	1,16,81,389
Overdues	36,20,602	33,17,452
Percentage of overdues to loans due from members.	30·1	28·4

The table indicates an all round increase in membership, share capital, reserve and other funds. But deposits of all classes went down by 10·58 lakhs and the working capital by Rs. 8·21 lakhs. The figure of profit showed a slight decrease by Rs. 2,500. It is gratifying to note that the position as regards overdues has shown some improvement.

97. Under Government orders societies which do the business of banking and have a paid-up share capital of more than Rs. 10,000 are permitted to use the word "Bank" up to 30th June 1941. According to this classification, the number of urban banks is 72 and the following table indicates the operation of these banks :—

—	1938-39.	1939-40.
Number of banks	75	72
Number of members	67,369	67,537
	Rs.	Rs.
Loans advanced during the year	1,62,46,835	1,50,96,143
Loans recovered during the year	1,64,24,857	1,52,42,737
Loans outstanding	1,31,81,205	1,26,16,825
Overdues	41,04,568	36,70,341
Percentage of overdues	31·1	28·3
Share capital	32,44,989	34,14,258
Reserve and other funds	27,44,035	31,57,938
Working capital	2,62,71,474	2,44,32,145
Profits	3,77,670	3,96,758
Cost of management	3,66,064	3,81,927

with certain safeguards only up to 30th June 1941 and subject to the further condition that they would lose the privilege unless, in the meanwhile, they raised their share capital to Rs. 20,000.

(7) Bombay Co-operative Insurance Society.

102 As stated in the last Annual Administration Report, the financial year of this Society, under orders of Government, ends on 31st December every year instead of 30th June, so as to be in conformity with the provision of the Insurance Act. The figures mentioned in this report represent the business done by the Society during a period of only 6 months ending 31st December 1939.

103. The Society admitted 1,144 new members bringing the total number of members to 7,915 and issued 1,239 policies for a total amount of Rs. 13,07,500 as against Rs. 27,53,000 of the previous year. Out of these policies, 628 were for small sums of Rs. 500 and under for an aggregate amount of Rs. 2,53,800. The total business in force at the close of the year amounted to Rs. 75,55,517, out of which business worth Rs. 3,17,118 has been re-insured. The Life Insurance Fund increased to Rs. 6,08,463, showing an increase of Rs. 81,730. The Society paid claims amounting to Rs. 14,713 leaving outstanding claims amounting to Rs. 23,231. The premium income of the Society amounted to Rs. 2,09,408, which together with income from interest on investments, rent of the building, etc., amounted to Rs. 2,29,802 for a period of 6 months as against Rs. 3,94,627 for the twelve months of the previous year.

B. CONSUMERS' MOVEMENT.

(i) Co-operative Stores.

104. The following comparative statement indicates an all round progress in the working of Co-operative Stores during the year under report :—

Year. 1	Number of Societies. 2	Number of Members 3	Working Capital. 4	Total Sales. 5	Total purchases. 6	Cost of management. 7	Profit. 8
			Rs.	Rs.	Rs.	Rs.	Rs.
1938-39 .	25	7,128	2,09,190	5,99,483	5,34,876	53,207	13,544
1939-40 .	30	8,287	2,19,389	6,06,151	5,00,752	58,162	17,890

Though development of the consumer's movement has been comparatively very limited, and mainly confined to salary-earners, the societies have been working well on the whole. Moreover 4 out of the 5 new societies registered during the year were not for salary-earners.

105. The B. B. & C. I. Railway Co-operative Stores continued to make steady progress. During the year under report its purchases and sales amounted to Rs. 1,17,188 and Rs. 1,26,699 respectively and it earned a profit of Rs. 2,382. Mention must also be made of the Bombay Salt Department Co-operative Supply Society. Its purchases during the year amounted to Rs. 1,02,628 while its sales amounted to Rs. 1,02,220 and it earned a profit of Rs. 4,488. Of the new Consumers' Societies registered during the year, the Medical Practitioners' Co-operative Consumers' Society of Bombay deserves special mention. About 250 medical practitioners have joined the society which has been started for the supply of medicines and drugs at reasonable rates chiefly to registered medical practitioners. The Ahmednagar Mahila Co-operative Bhandar, which was registered during the year, is an organisation of women. Its sales during the year amounted to Rs. 617. The Gujarati Ladies' Co-operative Stores, Bombay, the Page Co-operative Stores at Dohad, the Surat City Co-operative Milk Supply Society and the South Indian Co-operative Consumers' Society at Poona continued to work satisfactorily. The Ankleshwar Sahakari Vijili Mandali, which had a comprehensive programme of electric supply, was ordered to be wound up as it resolved by a majority at its General Meeting that it should not obtain the licence required for an electric concern.

106. The Boramani Co-operative Consumers' Society in Sholapur Taluka is the only such Society for agriculturists and managed by them. It continued to show steady progress. Its total purchases and sales increased from Rs. 2,844 and Rs. 2,658 to Rs. 3,746 and Rs. 3,888 respectively, during the year.

(ii) Housing Societies.

107. During the year under report, two new housing societies were registered, one at Ahmedabad and the other at Anand, district Kaira, and one society was ordered to be wound up. The society which was ordered to be wound up was the Nivritta Co-operative Housing Society at Ahmedabad which was not able to secure the plots required by members for building purposes.

108. The following table gives the main statistics regarding these Societies :—

—	1938-39.	1939-40.
Number of societies	98	99
Number of members	6,617	6,787
	Rs.	Rs.
Share capital	23,42,190	24,43,234
Government loan	22,21,766	20,23,179
Reserve and other funds	13,40,583	13,90,037
Working capital	1,09,91,466	1,19,96,018

109. The Saraswat Co-operative Housing Society, Ltd., Bombay, the first co-operative housing society to be registered in this Province (registered in 1915) celebrated its silver jubilee under the Presidentship of Mr. H. F. Knight, C.I.E., I.C.S., Adviser to His Excellency the Governor of Bombay, on the 20th April 1940. The society has three estates namely, Gamdevi, Anandashram and Talmakiwadi which comprise 19 buildings with as many as 231 tenements. As the society is finding it difficult to efficiently manage all the estates, it has proposed to hand over, subject to certain conditions, the Anandashram and Talmakiwadi estates to branch societies to be separately registered under the Bombay Co-operative Societies Act.

110. Out of the 99 housing societies in this Province, as many as 54 are in Ahmedabad. These societies are, on the whole, working satisfactorily, though a regrettable feature in the working of some of them is the growing sign of internal dissensions, resulting in protracted litigation.

111. The Raddi Co-operative Housing Association in the Dharwar district persistently defaulted payment of annual instalments of Government loan for 4 years in spite of repeated demands. An enquiry under section 43 of the Bombay Co-operative Societies Act had, therefore, to be ordered into the affairs of the Association. Some members of the Association have proposed, during the course of enquiry, to pay their entire share of Government loan under certain conditions. The question of payment of the entire Government loan due from the Association as a whole is under consideration and final proposals in this respect will be submitted to Government in due course.

(iii) House Reconstruction Societies.

112. The number of reconstruction societies decreased from 24 to 23 as the Khalikpura Co-operative Reconstruction Society, which fulfilled the objects for which it was started, was ordered to be wound up. The total repayment of loan to Government by these societies amounted during the year under report to Rs. 3,787 as against Rs. 3,527 of the previous year, reducing the balance outstanding from Rs. 33,923 to Rs. 29,021. Most of the reconstruction societies are in Dholka Taluka in Ahmedabad District and as they are in a stagnant condition, the position of these societies was reviewed with a view to ascertain the lines on which relief could be given to them for repayment of their dues to Government. After discussion with the members, proposals for compromising the debts due from members to their societies and from societies to Government were submitted to Government and are under its consideration.

C. PRODUCERS' MOVEMENT.

(i) General.

113. The following statement indicates the comparative position :—

Year.	Number of societie	Number of members.	Share capital.	Working capital.	Profits.
			Rs.	Rs.	Rs.
1939-40 ...	18	1,827	35,661	1,76,812	4,289
1938-39 ...	14	1,045	31,535	1,59,734	2,752

The Karnatak Motor Owners' Association, which was registered during the year under report, has not commenced any work so far. The Ghadgaon Karjgars Industrial Association incurred a loss of Rs. 80 during the year, in spite of concessions for firewood granted to it by Government. The Honawar Coir Spinning and Weaving Co-operative Society registered during the year has made a promising start. The society undertakes preparation of coir from cocoanut husks and ropes and coir mattings and other finished articles of coir. The Dharwar Machigar Co-operative Society continues to do useful work. It has earned a profit of Rs. 488 during the year. The society for Tanners at Kalak in Jambusar Taluka of the Broach district was registered with the object of undertaking the tanning of hides and purchase of raw materials and sale of finished leather goods. A loan of Rs. 900 at the rate of 5½ per cent. interest repayable in 5 yearly instalments was sanctioned to this Society as a special case. The society has also been exempted from the operation of rule 8 of the Bombay Co-operative Societies Rules and its borrowing limit is fixed at 15 times the paid-up share capital and reserve fund. The society manufactured articles amounting to Rs. 501 and made a profit of Rs. 17 during the year. The Sanikatta Co-operative Salt Sale Society in the Kanara District continues to work on progressive lines.

(ii) Weavers' Societies.

114. The following statement gives the main statistics :—

Year.	Number of societies.	Number of members.	Working capital.	Value of sales.	Profit.
			Rs.	Rs.	Rs.
1939-40 ...	39	1,888	1,63,381	68,446	−2,961
1938-39 ...	40	2,883	2,32,672	1,33,551	2,561

Weavers' societies have not been able to show any improvement in their working. As pointed out in the last year's report, the main drawback is that most of these societies are working as credit societies and most of the capital of these societies is locked up in loans, which have become overdue. No steps have been taken by them to produce improved varieties of cloth or adopting improved patterns or designs in the manufactured articles. Amongst the societies, Hebsur Gudar Makers' Society which showed signs of useful activities again deserves special mention. During the year under report, it sold yarn worth Rs. 29,146 and made a profit of Rs. 1,070 as against a profit of Rs. 216 of the previous year.

(iii) District Industrial Associations.

115. The number of District Industrial Associations registered under the Scheme for the marketing of handloom product subsidised by the Government of India remained unchanged at eight. The weavers purchased raw materials from the associations and sold their finished products through these associations. The associations undertake to manufacture differrent types of articles such as shirtings, coatings, bed-sheets and table cloths, fancy saris and curtain cloth, etc.

The Ahmednagar Association of which particular mention was made in the last year's report, had another year of useful work. It manufactured articles of wool and cotton according to designs suggested by the experts of the Department of Industries. The Association is running three different departments, viz., (1) hand-loom products, (2) wool products and (3) dyeing department. The Association has been extending the benefit of its expert advice to two producers' societies registered within the area of its operation. The Association has recently secured an order from Government for supply of army blankets. Sale of raw materials and finished goods effected during the year amounted to Rs. 42,000. The Sholapur Industrial Association is also working satisfactorily. It supplied raw materials to the value of Rs. 15,222 to its members and hand-loom products to the amount of Rs. 14,331. It made a profit of Rs. 2,631. Of the other industrial associations, Belgaum, Malegaon and Kamatgi are doing useful work. The working of the Industrial Association at Yeola, which was reported to be unsatisfactory during the last year, has shown satisfactory results during the year under report. It made a profit of Rs. 937. The Hubli Industrial Co-operative Association has not shown any improvement in its affairs.

IV. BOMBAY PROVINCIAL CO-OPERATIVE INSTITUTE.

116. The question of the revision of the constitution and functions of the Institute was receiving the attention of Government, the Registrar and the Institute throughout the year, but it was not possible to arrive at a final decision.

117. The financial position of the Institute continued to be unsatisfactory. As regards the mortgage of building, an agreement was reached between the Institute and the Bombay Provincial Co-operative Bank in accordance with which the building was handed over to the bank, but with a view to maintaining its memorial character the Institute was allowed to retain the possession of the third floor on condition of paying Rs. 20,000 in cash to the bank.

118. The Executive Committee of the Institute met thrice during the year. The Central Education Board carried on its usual activities in connection with the publication of journals.

119. The Institute gave sanction under section 42 of the Co-operative Societies Act to the donation of Rs. 45,517 made by 402 societies as against Rs. 46,870 donated by 502 societies in the previous year.

Co-operative Training Scheme.

120. The second stage of the scheme, which contemplates the training of departmental staff and the employees of central and urban banks, continued to be in operation during the year. Reference has already been made in the previous report to the training of the rural development staff. In view of the urgent necessity of imparting training in co-operation to this staff, preference was given to it while deputing departmental employees for training under the scheme. The first two batches consisted, therefore, exclusively of Rural Development Inspectors and Assistant Rural Development Inspectors. As the requirements of this staff in regard to education in co-operation were different from the staff which had already seen and worked with co-operative societies, the syllabus for training drawn up in the case of Auditors, Sub-Auditors, etc., was suitably modified. A course of theoretical and practical training in land valuation was also given to this staff with a view to have sufficient trained men in reserve for the posts of land valuation officers for the various land mortgage banks in the Province.

The batch which commenced their training from 1st March 1940 consisted both of the staff under the Rural Development Section and of the Co-operative Section. The syllabus prescribed for training in co-operative and allied subjects was followed for the training of the batch as a whole. In addition, special classes were held for the officers of the Co-operative Section for imparting to them more advanced training in the subjects on co-operation than could be attended at the joint classes.

No employees of central and urban banks were trained during the year.

121. The following statement shows the period of training of the batches deputed during the year and the number of officers trained :—

Period of training.	Rural Development Inspectors.	Assistant Rural Development Inspectors.	Sub-Auditors.	Clerks.
15th June 1939 to 31st October 1939.	1	26	......	......
1st November 1939 to 29th February 1940.	3	30	......	......
1st March 1940 to 30th June 1940.	1	7	3	6
Total ...	5	63	3	6

122. As usual, the officers under training were afforded opportunities to express their views on different subjects taught at the classes during the period allotted for this purpose every week. Periodical tests were also held every week with a view to ascertain whether the training was assimilated. In addition to these weekly tests, the officers under training were asked to write essays on special topics assigned to them and those essays were read and discussed in the class. The liabrary of the Registrar afforded facilities for acquiring additional knowledge and definite periods were allotted for reading, The teaching staff gave the necessary guidance in the selection of books.

123. The scheme which was in charge of Mr. D. A. Shah, Personal Assistant to the Registrar and Director of Rural Development, was transferred with effect from 1st February 1940 to the charge of Mr. N. P. Bhagwat, Assistant Registrar and Rural Development Officer, Poona.

V. MISCELLANEOUS MATTERS.

(i) Act, Rules and Bye-laws.

124. *Act.*—There has not been any amendment of the Act during the year under report.

125. *Rules.*—The following amendments to Bombay Co-operative Societies Rules were made during the year under report :—

Rule 8 was amended so as to provide for the inclusion of the building fund in the reserve fund for the purposes of computing outside liabilities.

Rule 28 (a)—defining the term building fund was incorporated.

Rule 37—provision was made authorizing a sub-auditor or a supervisor of a Supervising Union to call for and send arbitration orders for execution.

In ordar to provide for payment of remuneration to village officers in respect of recoveries made by them, a new rule 39B was promulgated. This necessitated the deletion of the Rules 37A and clause (7) of Rule 38.

126. *Bye-laws.*—No important sets of bye-laws were framed during the year under report, except that in the case of Salary Earners' Societies and Urban Banks the object clause in the bye-laws was enlarged permitting those institutions to undertake joint supply of domestic requirements on indent basis.

127. (ii) *Arbitration.*—The total number of arbitration cases filed during the year was 11,003 which added to those pending at the beginning of the year bring the total to 14,216. Out of these, 10,505 were disposed of, leaving a balance of 3,711. Out of the total loans due from the members of all classes of societies amounting to Rs. 7,22,85 590 an amount of Rs. 85,64,988 was involved in arbitration, which shows a decrease of Rs. 5,89,033 in the figure of the previous year. The loans in which awards have been obtained, but which are still with societies or Assistant Registrars pending execution were respectively Rs. 14,85,656 and Rs. 2,14,753.

128. The table given below shows the position as regards the lands which were transferred to the societies in the course of execution proceedings :—

Division.	Lands held at the beginning of the year.			Lands taken over during the year.		
	Area.	Assessment.	Value.	Area.	Assess-ment.	Value.
1	2	3	4	5	6	7
	A. g.	Rs. a. p.	Rs. a.	A. g.	Rs. a.	Rs.
Dharwar ...	8,530 1½	11,652 14 7	5,06,946 15	651 25	943 0	53,041
	Houses 178			Houses 52		
	Plots 11					
Belgaum ...	1,532 0	4,668 0 0	1,51,775 0	410 0	1,077 0	48,764
Sholapur ...	9,038 0	5,319 0 0	2,29,000 0	256 20	210 0	14,491
Satara ...	542 0	1,279 0 0	81,059 0	126 0	372 0	19,085
	Houses 19					
Poona ...	12,460 0	11,153 0 0	9,31,675 0	740 0	894 0	68,193
Bombay ...	62 25	30 0 0	2,625 0	73 27	54 5	459
Surat ...	1,039 23	3,083 0 0	63,927 0	24 23	57 0	2,939
Ahmedabad ...	153 15	301 11 0	7,358 0	13 33	28 8	196
Dhulia ...	2,848 0	2,994 0 0	1,44,594 0	410 0	506 0	34,039
Jalgaon ...	5,513 0	8,426 0 0	5,15,249 0	1,191 0	2,900 0	1,54,596
	Houses 8			Houses 87		
				O. S. 1		
Total ..	47,715 24½	48,906 9 7	26,34,208 15	3,897 8	7,041 5	3,95,803
	Houses 205			Houses 139		
	Plot 11			O. S. 1		
1938-39 ...	7,576 22	44,920 2 0	22,42,311 0	3,754 5	4,606 11	2,60,385
	Houses 176			Houses 37		

Division.	Lands disposed of during the year.				Lands held at the close of the year.		
	Area.	Assessment.	Net price realised.	Profit or loss.	Areas.	Assessment.	Value.
1	8	9	10	11	12	13	14
	A. g.	Rs. a.	Rs.	Rs.	A. g.	Rs. a. p.	Rs. a.
Dharwar ...	1,047 17	1,509 0	62,723	-10,195	8,134 9½	11,086 14 7	4,87,069 15
	Houses 36				Houses 194		
	Plots 2				Plots 9		
Belgaum ...	152 0	457 0	17,618	-1,738	1,790 0	5,288 0 0	1,82,142 0
Sholapur ...	831 27	376 6	12,031	+3,040	8,462 33	5,155 2 0	2,34,513 0
Satara ...	46 0	103 0	3,891	-5	622 0	1,548 0 0	76,248 0
					Houses 19		
Poona ...	1,659 0	1,840 0	1,25,871	+967	11,541 0	10,506 0 0	8,70,966 0
Bombay ...	......	...	...	...	136 12	84 5 0	3,084 0
Surat ...	44 2	127 0	1,494	+33	1,018 4	330 3 0	65,312 0
Ahmedabad ...	.....	...	...	...	167 8	3,030 3 0	7,534 0
Dhulia ...	91 0	178 0	10,399	+626	3,167 0	3,322 0 0	1,68,234 0
Jalgaon ...	538 0	810 0	44,726	-1,913	6,166 0	10,516 0 0	5,23,206 0
	Houses 8				Houses 87		
					O. S. 1		
Total ...	4,409 6	5,400 6	2,78,753	-9,185	41,204 26½	50,849 8 7	27,18,308 15
	Houses 44				Houses 300		
	Plots 2				P. 9 O. S. 1		
1938-39 ...	2,549 13	3,248 0	1,70,723	-2,563	......	Not available.	

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Division.	Lands leased for cultivation.								Lands for which societies have entered into hire purchase bonds with members.			
	Area.		Assessment.			Rent.			Area.		Assessment.	Value.
						Receivable for the year.	Received.	Arrears at the close of the year.				
1	15		16			17	18	19	20		21	22
	A.	g.	Rs.	a.	p.	Rs.	Rs.	Rs.	A.	g.	Rs.	Rs.
Dharwar ...	7,395	7	9,702	6	5	25,530	15,935	9,595	...		...	...
	Houses	64										
	Plots	3										
Belgaum ...	1,134	0	3,279	0	0	8,715	4,842	3,873	...		...	...
Sholapur ...	5,829	10	3,709	0	0	15,809	7,896	7,913	...		...	...
Satara ...	327	0	798	0	0	3,366	866	2,500	...		...	...
Poona ...	6,553	0	5,881	0	0	34,631	15,990	18,641	495	0	383	66,598
Bombay ...	73	27	54	5	0	78	60	18	...		...	...
Surat ...	872	0	2,614	0	0	6,993	4,838	2,155	...		...	...
Ahmedabad ...	142	29	267	0	0	854	378	476	...		...	...
Dhulia ...	2,132	0	3,248	0	0	15,247	7,366	7,881	...		...	...
Jalgaon ...	3,663	0	5,499	0	0	22,708	14,413	8,295	...		...	...
Total ...	28,121	33	35,051	11	5	1,33,931	72,584	61,347	495	0	383	66,598

(iii) Liquidation.

129. The following statement gives the comparative figures as regards the societies whose affairs were ordered to be wound up and those dissolved during the last five years :—

Division.	Number of societies ordered to be wound up.					
	Prior to 1936-37.	1936-37.	1937-38.	1938-39.	1939-40.	Total.
1	2	3	4	5	6	7
Dharwar	101	3	1	3	1	109
Belgaum	70	3	3	3	5	84
Sholapur	57	2	......	1	2	62
Satara	92	2	5	3	4	106
Poona	125	6	10	6	5	152
Bombay	188	1	6	7	1	203
Surat ... ... } Ahmedabad	237	14	10	20	23	304
Dhulia	55	7	4	20	4	90
Jalgaon	52	2	2	5	1	62
Total ...	977	40	41	68	46	1,172

Division.	Number of societies dissolved.					
	Prior to 1936-37.	1936-37.	1937-38.	1938-39.	1939-40.	Total.
1	8	9	10	11	12	13
Dharwar	22	3	10	4	5	44
Belgaum	37	3	2	1	1	44
Sholapur	3	1	1	1	...	6
Satara	27	6	7	...	2	42
Poona	16	...	6	7	3	32
Bombay	79	4	3	7	3	96
Surat ... ... / Ahmedabad	85	7	10	5	13	120
Dhulia	2	1	...	1	...	4
Jalgaon	1	2	...	3	...	6
Total ...	272	27	39	29	27	394

130. The number of societies ordered to be wound up during the year under report was 46. The liquidation of 27 societies was completed leaving the total number of societies under liquidation at 778 at the end of the year.

Of the 46 societies taken into liquidation, 27 were agricultural credit, 1 agricultural credit and thrift, 2 agricultural non-credit, 1 salary earners, 10 urban credit, 2 housing, 2 consumers' and 1 union.

131. The estimated assets and liabilities of the societies in liquidation at the close of the year were Rs. 68,84,409, and Rs. 62,87,874 respectively.

132. A statement showing the number of liquidators in each district, the number of societies in their charge and the amounts of the assets and liabilities realized during the year is given below :—

Division.	Number of liquidators.	Number of Societies in charge.	Amount of assets to be realized.	Amount of assets realized during the year.	Amount of liabilities to be paid.	Amount of liabilities paid during the year.
			Rs.	Rs.	Rs.	Rs.
Dharwar ...	4	65	11,05,273	6,416	10,22,914	17,872
Belgaum ...	9	40	2,92,716	11,413	2,33,687	12,714
Sholapur ...	5	56	2,42,850	23,990	1,43,531	39,091
Satara ...	19	64	2,10,439	11,107	2,12,795	5,886
Poona ...	6	120	23,89,748	2,54,865	21,49,828	2,12,732
Bombay ...	15	107	3,55,785	3,256	3,67,870	1,848
Surat ...	21	71	3,04,239	53,171	2,67,622	46,461
Ahmedabad ..	14	113	7,01,005	24,053	6,05,648	22,927
Dhulia ...	19	86	8,46,346	87,823	9,38,454	98,458
Jalgaon ...	6	56	4,36,008	12,875	3,46,025	23,498
Total ...	118	778	68,84,409	4,38,969	62,87,874	4,77,487
1938-39 ...	113	782	64,93,757	4,96,987	59,46,665	4,73,191

133. With a view to expedite the liquidation work orders were issued by Government during the year under report to entrust the liquidation work of societies to their financing agencies on certain conditions. Steps were also taken wherever possible to relieve the audit staff of the department of the liquidation work. All the Special Liquidation Officers appointed in the past continued to be in charge of certain societies in liquidation, except the Special Liquidation Officer, Jalgaon, whose post was abolished from 27th May 1940. On the other hand, a Special Liquidation Officer of the rank of a II grade Auditor was appointed for the Dharwar Urban Co-operative Bank under orders of Government.

134. The problem of the disposal of lands in liquidated societies continues to be as acute as in the past. Steps were taken to return the lands to the original owners. In some cases the Registrar and Director personally decided a number of applications for compromise of dues from the members during his tour in the canal areas of Poona and Ahmednagar districts.

135. The following statement shows the position in respect of surplus funds of cancelled societies invested in Central Banks in the various divisions :—

Division.	Number of Societies.	Amount of surplus funds.
		Rs. a. p.
Bombay	16	8,021 11 10
Ahmedabad	30	16,261 0 0
Surat	23	8,790 10 9
Dhulia	11	7,652 15 4
Jalgaon	4	5,260 2 3
Poona	23	30,471 8 9
Satara	26	10,157 3 0
Sholapur	19	11,619 3 0
Dharwar	21	15,209 8 4
Belgaum	21	28,569 0 1
Total ...	194	1,42,012 15 4

136. In the course of the year, sanction to distribute surplus of societies which were dissolved was given as under :—

	Rs.	a.	p.
For objects of public utility	1,923	1	10
For objects provided for in the Charitable Endowments Act	51	0	0
Donations to co-operative institutions ...	5,577	8	9
For educational purposes	296	0	0

137. **(iv) Recoveries through Special Recovery Officers.**

The following statement shows the progress of recoveries effected through the agency of the special recovery staff :—

Division.	Number of Special Recovery Officers.	Number of awards and Liquidators' orders.			
		At the Close of the year.		Received during the year.	
		Number.	Amount recoverable.	Number.	Amount recoverable.
1	2	3	4	5	7
			Rs.		Rs.
Dharwar ...	4	3,880	9,17,143	645	2,34,232
Belgaum ...	3	2,587	5,64,297	486	1,67,053
Sholapur ...	2	2,100	3,98,613	433	70,496
Satara ...	1	400	1,22,117	99	43,425
Poona ...	3	1,901	13,08,855	363	1,31,205
Bombay ...	1	1,852	2,71,744	342	91,267
Surat ...	2	2,418	5,98,397	320	95,671
Ahmedabad ...	4	4,852	6,26,634	491	1,33,538
Dhulia ...	4	6,071	8,87,784	3,876	6,71,034
Jalgaon ...	3	3,980	10,27,741	1,800	4,42,534
Total ...	27	30,041	67,23,325	8,855	20,80,455

Division.	Number of awards and liquidators' orders. Number finally disposed during the year by full recovery or by balance being irrecoverable.		Balance at the close of the year.	
	Number.	Amount recovered.	Number.	Amount recoverable.
1	7	8	9	10
		Rs.		Rs.
Dharwar	543	1,57,191	3,982	9,94,184
Belgaum	641	1,04,844	2,432	6,26,506
Sholapur	82	18,156	2,451	4,50,953
Satara	126	41,496	373	1,24,046
Poona	434	1,65,389	1,830	12,74,671
Bombay	176	38,416	2,018	3,24,595
Surat	242	45,139	2,496	6,48,929
Ahmedabad	34	4,185	5,309	7,55,987
Dhulia	579	1,78,747	9,368	13,80,071
Jalgaon	767	1,87,074	5,013	12,83,201
Total ...	3,624	9,40,637	35,272	78,63,143

It will be seen from the figures that there is no improvement in the recoveries made by the Special Recovery Officers. The amount recovered during the year under report was less than that during the past year, and with a large number of awards and orders received during the year, the balance of the amount recoverable at the close of the year showed an increase over the figures of the balance of the previous year. The decrease in recoveries could be attributed to the orders of Government suspending coercive processes during the period intervening between 1st September and the beginning of the next land revenue collection season.

(v) Criminal Cases.

138. The total number of offences committed in co-operative societies and noticed during the year under report shows an increase over the previous year. The total number of prosecutions lodged during the year was 33 which together with 25 cases pending at the end of the previous year brings the total to 58. Out of these, 17 cases were decided, 10 ending in convictions and 7 in acquittals, and one case was withdrawn.

(vi) Suspension of Managing Committee of Societies.

139. The number of societies, the managing committees of which were suspended was 81 at the beginning of the year. During the year under report committees of 98 societies were suspended, the period of suspended committees was extended in 23 cases and committees of 52 societies were reinstated. The number of societies of which committees were under suspension at the close of the year was 127.

(vii) Relations with Indian States.

140. The relations with Indian States were friendly.

(viii) School Boys' Societies.

141. These societies are unregistered and are started by school teachers of the Educational Department for supplying books, stationery, etc., to school boys. The following statement shows the number of such societies in the Province :—

Division.	Primary Schools.	In the Secondary Schools.
Bombay	89	64
Central	365	64
Northern	195	34
Southern	18	19
Total ...	667	181

VII Conclusion.

142. The working of the co-operative societies during the year under review was generally on the lines which could very well be expected. Co-operation is a system of organization which in its working must reflect the merits and the weaknesses of the component parts. If the members of a co-operative society are mostly illiterate, earn less than they spend, and do not realize their obligations towards the organization (as is unfortunately the case with a number of agriculturists), the society cannot possibly be a great success Where, however, the members have a surplus after meeting their expenditure, take an intelligent interest in the

working of the society, and are prompt in meeting their obligations, the system is normally successful. In this Province, it was noticed that the vast majority of salary-earners' societies and urban banks and many non-credit societies worked very satisfactorily. They have caused no serious problem for the Department and satisfied many pressing needs of their members.

143. In case of agricultural credit societies, where only a small minority of members is educated and where the annual income of members is not always more than their minimum expenditure, the position was not so satisfactory. But even in the working of these societies, many encouraging features were noticed during the year. The Department has been making strenuous efforts for several years past to rehabilitate the working of these societies, but many powerful influences, especially the slump in prices of agricultural produce which has persisted with a few bright intervals during the last ten years or so, made any real improvement extremely difficult. During the year under review, however, better prices for these goods prevailed for some time, and so, the departmental efforts to improve the position of these societies met with more than usual success. It has been, therefore, possible to reduce the total of loan outstanding with these societies by nearly 15 lakhs and to reduce the figure of overdues by 10 lakhs, as compared with the previous year.

144. The working of the agricultural societies during the year appears to show a marked improvement, but it is difficult to say confidently at this stage that the period of stress and anxiety is over or even that this rate of improvement will be maintained. The heavy load of frozen dues, which is the lagacy of the first few years of economic depression and the years preceding that, will take some time to be lifted completely. In addition to that, the working of the agricultural societies depends on so many factors beyond the control of the Department or of non-official workers, that it is not possible to say on the basis of factors which can be controlled and improvements which can be effected, that the desired results would necessarily follow. The agriculturist's ability to meet his obligations depends upon his ability to earn more than he spends, and unfavourable monsoon or low level of prices would very seriously affect his repaying capacity. The working of the movement during the year, however, inspires hope and confidence and if the general conditions are not unfavourable, it can be hoped that the movement will see better times in the near future.

145. Side by side with the process of rectification and consolidation, which was pursued during the year, a cautious policy of expansion was followed, with the result that a number of thrift and credit and multi-purpose societies came into existence. The working of the multi-purpose societies—being somewhat in the nature of an experiment—is being watched carefully, and it is likely that some readjustments in their working will be made.

146. Apart from this, the Department is devoting its attention to organization of marketing facilities on co-operative lines on a more extensive scale than has been hitherto attempted. It is hoped that the financing agencies will be able to assist materially in this matter and will be able to open sale shops in places where they have got branches but where it is impossible to organize independent co-operative organizations. By extension of marketing facilities on cautious and businesslike lines, it is hoped that not only will it be possible to meet one of the pressing needs of the agriculturists, but if co-operative marketing is organized on proper lines, it will also contribute to the rehabilitation of the credit part of the co-operative movement. The proper time for extensive organization of marketing facilities will probably be when the Agriculturists Debtors Relief Act, which under Section 77 bans alienation of crops, comes into operation, but preliminary work for that has been taken in hand, and I hope that at not a far distant date, marketing will become as important a part of the co-operative movement in this Province as credit is at present.

147. Before I close, I should like to record my thanks to the non-official co-operative workers. They have stood loyally with the movement at a time when the number of its critics had grown and when more sweeping methods of tackling rural problems were gaining popularity with a section of intelligentsia. It has been a pleasure to work with them, and my only regret is that so far, co-operation has failed to attract, from amongst the younger generation, persons of the calibre of some of our older workers.

148. A word of thanks is also due to the officers of the Department, both gazetted and non-gazetted, who have performed their duties loyally and willingly. Ever since the economic depression began and the position of the agricultural societies deteriorated, the work of the staff has become extremely difficult, and it is satisfactory to note that they have been doing their best to meet the situation.

I have the honour to be,

Sir,

Your most obedient servant,

S. M. IKRAM,

Registrar, Co-operative Societies, and Director of Rural Development.

APPENDIX A.

I—Conference.

Division.	Name of the Conference.	Date.	Place.	Name of the President.
Dharwar ...	Field Workers' Conference.	12th January 1940.	Dharwar ...	Mr. C. B. Huli, Assistant Registrar and Rural Development Officer, Dharwar.
	Do. ...	26th February 1940 to 28th February 1940.	Hubli ...	Mr K. V. Joshi, M. Ag., Deputy Director of Rural Development, Bombay Province, Poona.
Belgaum ...	Conference of Rural Development Workers in the District.	10th July 1939 ...	Belgaum ...	Mr. A. B. Lathe, Ex-Minister.
	Murgod Mahal Field Workers' Conference.	11th December 1939.	Yayatti ...	Do.
	Bail-Hongal Taluka Co-operative Field Workers' Conference.	17th December 1939.	Bail-Hongal ...	Mr. R. S. Mohantshetti, Chairman, District Central Bank, Belgaum.
	Belgaum District Field Workers' Conference.	4th February 1940.	Belgaum ...	Mr. A. B. Lathe, Ex-Minister.
	Field Workers' Conference in the North Kanara District.	17th November 1939.	Sirsi ...	Mr. A. B. Palekar, Assistant Registrar and Rural Development Officer, Belgaum.
	Taluka Conference...	16th March 1940.	Kumta ...	Mr. S. P. Pandit, Chairman, District Central Bank, Sirsi.
	Do. ...	14th April 1940 ..	Honavar ...	Do.
Satara ...	Field Workers' Conference.	14th, 15th and 16th October 1940.	Karad ...	Mr. K. G. Prabhu, Assistant Registrar and Rural Development Officer, Satara.
	Do. ...	16th, 17th, March 1940.	Satara ..	Mr. K. V. Joshi, Deputy Director of Rural Development, Bombay Province, Poona.
	All Supervisors' Conference.	27th June 1940...	Do. ...	Mr. J. B. Phalke, Vice-Chairman, District Union Board, Satara.
Ahmedabad ...	Field Workers' Conference.	19th January 1940.	Godhra ...	Mr. B. N. Desai, Assistant Registrar and Rural Development Officer, Ahmedabad.
Dhulia ...	West Khandesh Field Workers' Conference.	10th and 11th September 1939.	Dhulia, (West Khandesh).	Mr. R. S. Patil, Assistant Registrar and Rural Development Officer, Dhulia.
Jalgaon ...	Conference of Taluka Development Associations in Khandesh Division.	3rd March 1940.	Jalgaon ...	Mr. B. V. Jadhav, President of the Provincial Institute.

APPENDIX A—*contd.*

II-A—Training Classes for Secretaries, Supervisors, etc.

Division.	Place.	Date.	Number of candidates. Attended.	Examined.	Passed.	Remarks
Dharwar ...	1. Ranebennur.	15th October 1939 ...	32	......	......	Secretaries Training Class. No examination was held.
	2. Shiggaon.	16th February 1940 to 17th February 1940.	30	......	......	Do.
	3. Ranebennur.	29th February 1940.	28	......	......	Do.
	4. Ron ...	21st April 1940 to 22nd April 1940.	22	......	......	Do.
	5. Dharwar.	10th January 1940 to 11th January 1940.	23	......	......	Supervisors' Refreshers' Class. No examination was held.
Satara ...	1. Tembhu (taluka Karad).	1st May 1940 to 5th May 1940.	20	......	......	Refreshers' Class for Co-operators.

STATEMENT A.

STATEMENT

Operations of Central

Classification	Number of Members		Number of affiliated Societies holding shares in Central Banks				Loans made during the year to	
	Individuals	Societies	Central Credit	Agricultural Credit	Non-Agricultural Credit	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9
							Rs.	Rs.
(1) *Provincial Banks.*								
1. The Bombay Provincial Co-operative Bank, Limited.	1,262	2,005	14	1,644	127	220	2,00,55,791	72,91,724
2. The Bombay Provincial Co-operative Land Mortgage Bank, Limited.	688	16	...	...	...		......	6,07,450
Total ...	1,950	2,021	14	1,644	127	236	2,00,55,791	78,99,174
(2) *District Central Banks.*								
1. The Ahmedabad District Central Co-operative Bank, Limited.	...	105	...	69	11	25	......	1,16,716
2. The Barsi Central Co-operative Bank, Limited.	879	59	...	53	6	...	1,50,525	19,675
3. The Belgaum District Central Co-operative Bank, Limited.	608	248	...	198	26	24	8,19,149	2,65,471
4. The Bijapur District Central Co-operative Bank, Limited.	455	207	...	170	31	6	3,64,615	3,67,784
5. The Broach District Central Co-operative Bank, Limited.	812	199	...	1,101	9	...	......	5,40,452
6. The East Khandesh District Central Co-operative Bank, Limited.	676	645	...	606	29	10	1,69,668	18,08,447
7. The Karnatak Central Co-operative Bank, Limited.	724	562	...	473	76	13	23,20,381	8,47,202
8. The North Kanara District Central Co-operative Bank, Limited.	62	114	18	88	2	6	72,633	35,684
9. The Poona District Central Co-operative Bank, Limited.	2,438	259	...	202	57	...	6,77,934	2,03,276

A.

Banks for 1939-40.

Receipts from Loans and Deposits repaid during the year by		Loans due by		Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Central Banks	Primary Societies		
10	11	12	13	14	15	16	17	18
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
1,98,00,676	75,00,035	10,94,510	88,17,673	7,71,11,676	1,40,19,703	14,30,50,565	...	...
...	1,44,799	......	23,88,608	9,01,010	...	17,758	...	...
1,98,00,676	76,44,834	10,94,510	1,12,06,281	8,80,12,686	1,40,19,703	14,30,68,323	...	...
...	87,581	...	2,71,460	1,99,172	1,42,183	8,50,584	...	...
1,52,696	23,808	3,15,148	1,02,508	4,80,570	...	67,432	...	...
8,27,486	2,42,052	4,77,197	5,47,817	27,88,549	...	16,73,071	...	...
4,86,548	2,27,293	1,86,081	9,21,430	28,96,098	...	6,53,102	...	...
15,721	6,56,533	1,34,279	4,38,489	50,42,662	9,60,627	21,28,226	...	...
5,24,003	22,89,133	1,50,959	34,31,051	1,87,46,584	9,75,000	12,65,273	...	...
17,49,260	8,69,347	14,72,791	20,82,887	53,67,965	2,28,68,755	18,60,990	...	...
55,191	38,233	17,442	86,321	90,812	64,158	1,98,811	16	...
6,04,106	2,56,895	3,18,442	12,06,892	1,60,26,933	1,60,97,370	32,05,747	...	...

STATEMENT

Classification	Cost of management	Share Capital paid up	Loans and Deposits held at the end of the year from			
			Individuals	Societies	Provincial or Central Banks	Government
1	19	20	21	22	23	24
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Provincial Banks.						
1. The Bombay Provincial Co-operative Bank, Limited.	3,31,778	12,99,850	1,03,36,575	50,16,038	44,30,684	32,400
2. The Bombay Provincial Co-operative Land Mortgage Bank, Limited.	16,124	4,46,300	25,96,000	17,758	...	...
Total ...	3,47,902	17,46,150	1,29,32,575	[illegible]	44,3[illegible],684	3[illegible],400
(2) *District Central Banks.*						
1. The Ahmedabad District Central Co-operative Bank Limited.	7,346	58,850	1,16,488	1,92,172	5,693	...
The Barsi Central Co-operative Bank, Limited.	8,234	78,790	4,04,885	15,604	...	...
3. The Belgaum District Central Co-operative Bank, Limited.	35,459	2,09,550	11,03,276	3,42,310	...	...
4. The Bijapur District Central Co-operative Bank, Limited.	27,338	1,82,100	13,59,730	1,46,348	...	...
5. The Broach Distric Central Co-operative Bank, Limited.	31,173	2,67,800	14,59,716	1,55,673	2,87,869	...
6. The East Khandesh District Central Co-operative Bank, Limited.	78,327	4,70,300	25,98,3[illegible]2	5,19,127	6,53,479	...
7. The Karnatak District Central Co-operative Bank, Limited.	81,236	5,57,400	28,69,677	3,77,486	...	...
8. The Northern Kanara District Central Co-operative Bank, Limited.	3,753	29,670	1,48,516	53,228	15,000	...
9. The Poona District Central Co-operative Bank, Limited.	63,619	3,79,930	41,17,2[illegible]7	3,73,532	25,061	...

A—*contd.*

Reserve Fund	Other Funds	Working Capital*	Profit and Loss of the year	Usual dividend paid on shares	Most usual Rate of Interest		Uncalled and subscribed Share Capital
					On borrowings	On lendings	
25	26	27	28	29	30	31	32
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
1,20,202	18,74,720	2,31,10,469	73,727	3½	1¾	6	......
1,930	10,918	30,62,906	18,001	...	3¼	4½ to 5	2,22,000
1,22,132	18,85,6 8	2,61,73,375	91,728	...	......	......	2,22,000
15,667	11,614	4,00,484	+5,212	4½	2	7	......
51,822	......	5,51,101	+6,785	6½	1 to 4	5¾	......
96,510	90,136	18,41,782	+26,418	5	1 to 5	4½ to 5	......
62,73[illegible]	72,145	18,23,05[illegible]	+28,542	4	½ to 3	4½ to 8	......
1,18,657	52,[illegible]82	23,42,497	+21,884	5½	1½	6	......
2,9[illegible],274	5,25,000	50,61,572	+74,214	5	½ to 5	3 to 6¼	......
1,95,000	2,14,763	42,14,326	+64,192	4	2½	5	......
14,210	2,800	2,63,424	−1[illegible]0	...	3	7	3,330
1,34,3[illegible]9	1,28,754	51,58,873	+30,482	5	½ to 3	4 to 6½	67,490

STATEMENT

Classification	Number of Members		Number of affiliated Societies holding shares in Central Banks				Loans made during the year to	
	Individuals	Societies	Central Credit	Agricultural Credit	Non-Agricultural Credit	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9
							Rs.	Rs.
10. The Sholapur District Central Co-operative Bank, Limited.	688	178	1	137	23	17	3,01,906	97,278
11. The Surat District Central Co-operative Bank, Limited.	1,829	213	4	149	21	89	5,13,485	16,19,235
Total ...	9,171	2,789	22	3,246	611	140	53,89,696	59,21,290
(3) *Banking Unions.*								
1. The Borsad Taluka Co-operative Banking Union, Limited.	8	10	...	10	...	...	625	5,395
Grand Total 1939-40 ...	11,129	4,820	36	4,900	738	376	2,54,46,112	1,38,25,719
Grand Total 1938-39 ...	10,827	4,834	28	3,905	458	346	3,10,97,370	1,27,97,573

A—*concld.*

Receipts from Loans and Deposits repaid during the year by		Loans due by		Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Banks and Societies	Individuals	Banks and Societies	Individuals	Central Banks	Primary Societies		
10	11	12	13	14	15	16	17	18
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
7,11,164	1,29,389	2,12 971	3,84,759	37,76,067	2,12,104	3,40,861	...	...
5,33,738	13,00,027	4,23,530	6,14,339	77,52,731	...	18,70,009	...	...
56,59,913	61,16,491	54,08,840	1,00,87,953	6,31,68,143	4,13,20,197	1,41,14,106	16	...
275	4,046	351	1,279	857	...	440	...	...
2,54,60,864	1,37,65,371	65,03,701	2,12,95,513	15,11,81,686	5,53,39,900	15,71,82,869	16	...
3,10,21,395	1,63,49,190	47,68,529	2,14,31,101	11,66,95,162	1,92,01,273	14,93,19,684	17	...

STATEMENT

Classification	Cost of management	Share Capital paid up	Loans and Deposits held at the end of the year from — Individuals	Societies	Provincial or Central Banks	Government
1	19	20	21	22	23	24
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
10. The Sholapur District Central Co-operative Bank, Limited.	25,863	1,27,400	11,18,304	98,659	23,447	...
11. The Surat District Central Co-operative Bank, Limited.	41,710	3,53,180	31,14,188	2,40,590	......	...
Total ...	4,04,058	27,14,970	1,84,10,459	25,14,729	10,10,549	...
(3) *Banking Unions.*						
1. The Borsad Taluka Co-operative Banking Union, Limited.	1,914	2,740	102	2,137	......	...
Grand Total 1939-40 ...	7,53,874	44,63,860	3,13,33,136	75,50,662	54,41,233	32,400
Grand Total 1938-39 ...	7,47,773	44,09,535	3,29,77,230	62,78,879	65,10,409	43,300

* For the purposes of this statement the working capital

A—*concld.*

Reserve Fund	Other Funds	Working Capital*	Profit and Loss of the year	Usual dividend paid on shares	Most usual Rate of Interest		Uncalled and subscribed Share Capital
					On borrowings	On lendings	
25	26	27	28	29	30	31	32
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
52,243	77,279	14,97,332	+3,563	3	3	6¼	......
1,80,459	2,70,878	41,59,295	+59,275	6⅞	1½	4	......
12,19,884	14,46,151	2,78,16,742	+3,20,408	......	......	......	70,820
......	......	4,979	−99	......	3	6½	......
13,42,016	33,31,789	5,34,95,096	+4,12,037	......	......	......	2,92,820
12,52,326	30,27,791	5,44,99,470	5,82,776	......	......	......	9,31,090

is taken to be the total of columns 20 to 26.

STATEMENT

Operations of

Classification	Number of Societies	Number of Members	Loans made during the year to — Individuals	Loans made during the year to — Banks and Societies	Receipts from Loans and Deposits repaid during the year by — Individuals	Receipts from Loans and Deposits repaid during the year by — Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
Bombay City.						
1. A Word, Marathi Co-operative Credit Societies, Ltd., Bombay.	1	400	61,215	......	46,268	......
2. The Alexandra and E. D. Sassoon Mills Co-operative Credit Society, Ltd., Bombay.	1	1,211	51,256	......	61,744	......
3. The Apollo Mills Co-operative Credit Society, Ltd., Bombay.	1	535	39,035	......	68,387	......
4. The Bombay Accountant General's Office Co-operative Urban Bank, Ltd.	1	415	1,15,926	......	1,20,067	......
5. The Bombay City Police Co-operative Urban Bank, Ltd., Bombay.	1	2,917	3,40,462	......	3,04,422	......
6. The Bombay Fire Brigade Co-operative Credit Society, Ltd., Bombay.	1	273	33,372	......	31,299	......
7. The Bombay Gas Workers' Co-operative Credit Society, Ltd	1	801	95,420	......	88,253	......
8. The Bombay Municipal Official Co-operative Credit Society, Ltd., Bombay.	1	1,414	3,04,754	......	2,61,781	......
9. The Bombay Muslim Co-operative Credit Society, Ltd., Bombay.	1	627	63,300	......	32,679	......
10. The Bombay Namdeo Co-opertive Commission Agency, Ltd.	1	273	1,184	57	14,870	734
11. The Bombay Port Trust Employees Co-operative Credit Society, Ltd., Bombay.	1	3,662	4,48,521	......	4,15,115	......
12. The Bombay Postal Employees' Co-operative Credit Bank, Ltd., Bombay.	1	9,850	6,59,028	......	6,48,910	......
13. The Bombay School Committee Employees' Co-operative Credit Society, Ltd., Bombay.	1	2,174	4,46,351	......	4,04,053	......
14. The Bombay Secretariat Co-operative Bank, Ltd., Bombay.	1	411	1,97,633	......	1,75,631	......
15. The Bombay South Indian Co-operative Bank, Ltd., Bombay.	1	2,126	1,27,002	......	1,34,942	......
16. The Bombay Telegraph Office Junior Co-operative Urban Bank, Ltd., Bombay.	1	387	1,09,254	......	1,05,462	......

* The term "loans overdue" means loans due for payment which have not been

A (1).

Urban Banks, 1939-40.

Loans due by			Loans and Deposits received during the year from					
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products	Cost of Management
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
31,696	...	...	8,700	......	......	...	...	1,239
34,297	...	...	15,107	......	......	...	...	2,306
22,155	589	...	2,424	......	......	...	...	1,492
77,951	1,625	...	1,09,978	......	......	...	...	3,794
3,25,494	...	...	3,070	......	......	...	...	12,515
25,305	...	...	7,942	......	......	...	...	418
65,390	3,235	...	......	......	......	...	...	1,725
2,50,944	390	...	1,93,250	......	......	...	...	3,669
83,971	460	...	2,14,068	......	......	...	...	2,299
1,39,083	11,078	10,704	38,876	1,192	......	...	...	202
6,50,951	...	...	2,08,037	......	......	...	...	14,363
5,83,567	4,915	...	2,91,269	......	......	...	...	18,909
4,36,882	2,634	...	4,30,900	......	......	...	...	6,906
1,67,196	262	...	23,375	......	......	...	...	964
1,41,298	15,072	...	3,41,267	......	......	...	...	3,172
84,910	...	...	3,000	......	......	...	...	1,368

paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bombay City.						
1. A Ward. Marathi Co-operative Credit Societies, Ltd., Bombay.	21,972	......	8,700	......	......	......
2. The Alexandra and E. D. Sassoon Mills Co-operative Credit Society, Ltd., Bombay.	46,636	16,882	773	......	......	......
3. The Apollo Mills Co-operative Credit Society, Ltd., Bombay.	43,549	2,259	185	......	......	......
4. The Bombay Accountant General's Office Co operative Urban Bank, Ltd.	20,220	95,182	......	......	......	......
5. The Bombay City Police Co-operative Urban Bank, Ltd., Bombay.	4,21,374	5,860	6,381	......	......	......
6. The Bombay Fire Brigade Co-operative Credit Society, Ltd., Bombay.	26,010	7,742	......	......	......	......
7. The Bombay Gas Workers' Co-operative Credit Society, Bombay.	35,050	6,843	886	......	......	......
8 The Bombay Municipal Official Co operative Credit Society, Ltd., Bombay.	95,710	1,35,050	20,250	......	......	......
9. The Bombay Muslim Co operative Credit Society, Ltd, Bombay.	32,890	8,621	601	......	......	......
10. The Bombay Namdeo Co-operative Commission Agency, Ltd.	40,585	21,174	35,750	......	19,411	......
11. The Bombay Port Trust Employees' Co-operative Credit Society, Ltd., Bombay.	3,37,131	3,71,015	67,858	......	......	......
12. The Bombay Postal Employees' Co-operative Credit Bank, Ltd., Bombay.	2,99,071	1,46,850	82,100	......	7,952	......
13. The Bombay School Committee Employees' Co-operative Credit Society, Ltd., Bombay.	1,70,608	2,72,259	1,19,800	......	......	......
14. The Bombay Secretariat Co-operative Bank, Ltd., Bombay.	68,350	15,425	4,050	......	......	......
15. The Bombay South Indian Co-operative Bank, Ltd., Bombay.	47,902	1,50,360	......	......	......	......
16. The Bombay Telegraph Office Junior Co-operative Urban Bank, Ltd., Bombay.	23,220	49,750	3,000	......	......	......

* For the purposes of this statement the working

A (1)—*contd.*

Reserve Fund	Other funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual Rate of Interest	
					On borrowings	On lendings
23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
1,651	608	32,931	1,439	6¼	4	12½
3,472	660	68,423	3,111	5	4	12½
5,579	165	51,737	2,672	4	2	10 13/16
7,896	275	1,23,373	2,087	6	......	6¼
10,886	......	5,04,501	19,846	5⅝	2	9⅞
1,582	562	35,893	2,061	6¼	3	9⅞
8,552	2,437	53,2[illegible]8	3,335	7½	4	9⅜
3,994	1,461	2,56,465	9,180	6¼	4	7½
691	......	42,803	252	......	......	9⅞
2,156	......	1,19,076	−4,350	......	3	9⅜
48,553	35,658	8,60,215	19,437	6	2½	6¼
73,441	30,395	6,39,809	14,226	5	2	6¼
14,077	1,010	5,77,754	17,398	7½	3	7 13/16
8,002	83,778	1,79,605	4,536	5	3	6¼
12,745	7,958	2,18,965	4,544	6¼	3½	7½
6,672	4,446	86,088	2,456	6¼	4 11/16	7½

capital is taken to be the total of Columns 17 to 24.

STATEMENT

Classification	Number of Societies *	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4.	5	6	7
Bombay City—contd.			Rs.	Rs.	Rs.	Rs.
17. The Bradbury Spinning and Weaving Employees' Co-operative Credit Society, Ltd., Bombay.	1	795	41,723	......	35,426	......
18. The Central Telegraph Office Co-operative Bank, Ltd. Bombay.	1	533	3,35,869	......	3,54,783	......
19. The Century Mills Co-operative Credit Society, Ltd.	1	665	15,290	......	14,544	......
20. The Chandraseniya Kayastha Prabhu Co-operative Bank, Ltd., Dadar.	1	2,294	45,798	......	47,601	......
21. The Customs House Co-operative Credit Society, Ltd., Bombay.	1	539	1,17,261	......	1,06,690	......
22. Dadar Co-operative Banking Society Ltd.	1	342	......	......	3,790	......
23. The Dawn Mill & Co. Employees' Co-operative Credit Society, Ltd., Bombay.	1	1,360	75,345	......	62,975	......
24. The Daxini Brahmins' Co-operative Urban Bank, Ltd., Bombay.	1	2,170	73,315	......	72,907	......
25. The Deccan Merchants' Co-operative Bank, Ltd., Bombay.	1	423	1,99,772	......	1,94,389	......
26. E. D. Sassoon Staff Co-operative Bank, Ltd., Bombay.	1	750	97,984	......	89,699	......
27. The Edward Sassoon Mill Weaving Section Co-operative Credit Society, Ltd., Bombay.	1	532	40,958	......	48,271	......
28. The Elphinstone Mill Carding and Spining Departments Co-operative Credit Society, Ltd., Bombay.	1	191	23,220	......	28,731	......
29. The Ford India Employees' Co-operative Credit Society Ltd., Bombay.	1	78	37,233	......	39,107	......
30. G. I. P. Rly. Employees' Co-operative Bank Ltd., Bombay.	1	28,659	37,88,277	16,25,000	36,17,617	16,25,000
31. The Government Printing, Publication and Stationery Department Co-operative Credit Society Ltd., Bombay.	1	562	1,06,423	......	94,819	......

* The term "loans overdue" means loans due for payment which have not

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
29,445	...	...	7,232	......	......	...	...	1,562
2,46,929	1,089	...	50,324	......	......	...	...	7,994
11,083	...	...	......	......	......	...	...	382
1,07,492	34,048	...	9,99,532	......	......	...	...	7,989
91,412	47	...	......	......	......	...	...	1,054
29,699	29,699	...	48,058	......	......	...	...	1,343
39,702	...	...	13,743	......	......	...	...	1,939
97,649	16,778	...	51,03,140	......	......	...	...	16,935
2,41,868	...	...	99,33,351	......	......	...	...	16,102
74,811	...	...	16,015	......	......	...	...	2,376
19,147	228	...	11,261	......	......	...	...	1,507
14,177	371	...	2,099	......	......	...	...	649
12,735	...	...	9,993	......	......	...	...	105
64,83,177	76,314	...	23,39,051	16,25,000	......	...	...	1,03,804
65,974	...	....	48,548	......	......	...	...	1,121

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
Bombay City—contd.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
17. The Bradbury Spinning and Weaving Employees' Co-operative Credit Society, Ltd., Bombay.	20,202	3,353	3,717	......	......	......
18. The Central Telegraph Co-operative Credit Society, Ltd.	36,140	2,11,182	7,350	......	......	......
19. The Century Mills Co-operative Credit Society, Ltd	26,118	......	......	......	......	......
20. The Chandraseniva Kayastha Prabhu Co-operative Bank, Ltd., Dadar.	29,120	90,271	91,7[illegible]9	......	......	......
21. The Customs House Co-operative Credit Society, Limited Bombay.	84,150	16,618	......	......	......	......
22. Dadar Co-operative Banking Society Ltd.	19,7[illegible]8	22,529	......	......	......	......
23. The Dawn Mill & Co. Employees' Co-operative Credit Society Ltd., Bombay.	20,381	22,798	18	......	......	......
24. The Daxini Brahmins' Co-operative Urban Bank Ltd., Bombay	57,405	3,00,060	3,505	......	......	......
25. The Deccan Merchants' Co-operative Bank Ltd., Bombay	55,810	20,659	4,90,905	......	......	......
26. The E. D. Sassoon Staff Co-operative Bank, Ltd., Bombay.	1,09,475	10,455	......	......	......	......
27. The Edward Sassoon Mill Weaving Section Co-operative Credit Society, Ltd., Bombay.	20,345	26,497	540	......	......	......
28. The Elphinstone Mill Carding and Spining Departments Co-operative Credit Society, Ltd. Bombay.	27,156	2,083	148	......	......	......
29. The Ford India Employees' Co-operative Society, Ltd., Bombay.	29,028	17,596	......	......	......	......
30. G. I. P. Rly. Employees' Co-operative Bank, Ltd., Bombay.	13 5[illegible],5[illegible]0	49,80,408	......	......	......	......
31. The Government Printing, Publication and Stationery Department Co-operative Credit Society Ltd., Bombay.	48,110	21,791	......	......	......	......

* For the purposes of this statement the working capital

A (1)—*contd.*

Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual Rate of Interest	
					On borrowings	On lendings
23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
1,731	813	29,816	1,943	5	......	12½
32,646	750	2,88,068	3,966	6¼	3	7½
1,047	100	27,265	997	3½	3	7½
49,839	2,968	2,63,937	3,424	5	2	7
4,295	615	1,05,678	5,683	6¼	......	7½
38	42,705	85,040	619	......	4	8
3,614	1,221	48,032	3,532	7½	......	12½
15,5[illegible]8	8,8[illegible]5	3,85,278	3,444	5	2½	5
13,454	28,729	6,09,557	11,171	6	2	9¾
9,017	1,504	1,30,451	5,448	5¼	2½	9⅜
2,933	340	50,705	1,022	5⅝	3½	12½
2,354	143	31,884	1,367	4½	5	12½
652	......	47,276	1,020	2[illegible]	3½	9
4,82,[illegible]82	1,40,326	60,53,906	1,51,978	5[illegible]	2¾	6¼
11,765	723	82,389	3,544	5	3	6

is taken to be the total of Columns 17 to 24.

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
32. The High Court Employees' Co-operative Credit Society, Ltd., Bombay.	1	324	76,025	......	71,459	......
33. The Hydro Employees' Co-operative Credit Society Ltd., Bombay.	1	744	83,177	......	90,606	......
34. The Income-Tax Department Co-operative Credit Society, Ltd., Bombay.	1	691	1,68,859	......	1,49,905	......
35. The Ismalia Co-operative Bank, Ltd., Bombay.	1	1,697	2,16,169	......	1,84,072	......
36. The Jackson Co-operative Bank of the B. B. & C. I. Railway, Ltd., Bombay.	1	38,362	53,22,550	......	50,94,636	......
37. The Jacob Sassoon Mill Spinning Department Co-operative Credit Society, Ltd., Bombay.	1	340	26,285	......	29,749	......
38. The Jacob Sassoon Mill Weaving Department Co operative Credit Society, Ltd., Bombay.	1	348	27,096	......	38,028	......
39. The Jewish Co-operative Banking Society, Ltd., Bombay.	1	674	16,490	......	13,433	......
40. The Kapole Co-operative Credit Society Ltd., Bombay.	1	172	10,175	......	2,059	......
41. The Khatav Makanji Weaving and Spinning Mills Employees' Co-operative Credit Society, Ltd., Bombay.	1	1,126	49,291	......	41,721	......
42. The Lallubhai Samaldas Peoples' Co-operative Bank, Ltd., Bombay.	1	3,615	1,26,804	......	1,06,884	......
43. The Mackinnon Mackenzie & Co., Co-operative Credit Society, Ltd., Bombay.	1	364	81,892	......	79,026	......
44. The Manchester Mill Employees' Co-operative Credit Society, Ltd., Bombay.	1	929	94,327	......	1,15,606	......

*The term "loans overdue" means loans due for payment which have not

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from					
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products	Cost of Management
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
76,962	...	...	4,000	1,000	......	...	...	758
93,381	...	...	1,01,254	......	......	...	...	1,638
1,45,114	2,039	...	55,250	......	......	...	...	2,170
1,27,144	1,160	...	6,43,572	6,52,888	......	...	...	5,083
60,16,136	5,700	...	1,23,800	......	......	...	...	1,24,957
17,479	1,081	...	1,924	......	......	...	...	728
22,611	1,799	...	4,710	......	......	...	...	1,171
37,339	13,958	...	14,556	......	......	...	...	2,184
8,116	...	...	1,287	......	......	...	...	596
31,797	2,883	...	......	......	......	...	...	700
1,82,135	1,57,563	...	28,95,683	......	......	...	...	9,841
59,318	...	...	50,194	......	......	...	...	1,447
87,253	3,470	...	8,711	......	......	...	...	3,841

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government.
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
32. The High Court Employees' Co-operative Credit Society, Ltd., Bombay.	66,751	4,000	......	......	1,000	......
33. The Hydro Employees' Co-operative Credit Society, Ltd., Bombay.	2,64,390	2,637	5,150	......	......	......
34. The Income-Tax Department Co-operative Credit Society, Ltd., Bombay.	46,190	69,478	499	......	......	......
35. The Ismalia Co-operative Bank, Ltd., Bombay.	1,90,560	1,97,502	980	......	18,255	......
36. The Jackson Co-operative Bank of the B. B. & C. I. Railway, Ltd., Bombay.	4,11,391	35,48,925	23,46,659	......	......	......
37. The Jacob Sassoon Mill Spinning Department Co-operative Credit Society, Ltd., Bombay.	22,175	3,244	61	......	......	......
38. The Jacob Sassoon, Mill Weaving Departmental Co-operative Credit Society, Ltd., Bombay.	27,853	13,567	61	......	......	......
39. The Jewish Co-operative Banking Society, Ltd., Bombay.	26,428	7,511	2,486	......	......	......
40. The Kapole Co-operative Credit Society, Ltd., Bombay.	20,020	189	1,087	......	......	......
41. The Khatav Makanji Weaving and Spinning Mills Employees' Co-operative Credit Society, Ltd., Bombay.	81,637	......	......	......	......	......
2 The Lallubhai Samaldas Peoples' Co-operative Bank, Ltd., Bombay.	64,800	1,18,224	......	......	......	......
43. The Mackinnon Mackenzie & Co., Co-operative Credit Society, Ltd., Bombay.	28,770	31,083	6,750	......	......	......
44. The Manchester Mill Employees' Co-operative Credit Society, Ltd., Bombay.	1,20,301	4,130	975	......	......	......

*For the purposes of this statement the working capital

A (1)—*contd.*

Reserve Fund	Other Funds.	Working Capital *	Profit and loss for the year	Usual dividend paid on share	Most usual Rate of Interest	
					On borrowings	On lendings
23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
5,458	250	77,459	4,933	5	3	7 13/16
11,553	3,723	2,87,453	10,795	4⅜	3	7 13/16
7,726	22,317	1,46,210	3,883	6⅞	3½	6¼
19,863	16,966	4,44,126	8,594	2½	2	9⅜
3,92,299	4,83,108	74,82,382	79,915	3⅓	4	......
3,063	343	28,886	1,118	3½	3	9⅜
4,246	704	46,431	2,161	5¾	3	12½
20,786	2,653	59,864	656	......	3½	12½
508	......	21,804	−330	......	......	7½
2,350	844	84,831	3,452	4	......	9⅜
4,400	22,559	2,10,023	−429	......	3½	9⅜
2,847	......	69,450	2,600	6½	3	7 13/16
8,292	1,219	1,34,967	8,539	5	3⅛	12⅓

is taken to be the total of columns 17 to 24.

SM Bk Qb 5—7*a*

STATEMENT

Classification	Number of Societies	* Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
45. Maratha Market Peoples' Co-operative Credit Society, Ltd., Bombay.	1	707	1,30,952	......	1,33,637	......
46. The Mazgaon Dock's Employees' Co-operative Credit Society, Ltd., Bombay.	1	1,222	1,77,887	......	1,79,887	......
47. The Miller Co-operative Credit Soceity Ltd., Bombay.	1	760	37,920	......	37,328	......
48. The Morarji Gokuldas Mill-Hands Co-operative Credit Society, Ltd., Bombay.	1	2,463	1,19,544	......	1,18,294	......
49. The Meyer Sassoon Mills Co-operative Credit Society, Ltd., Bombay.	1	872	84,622	......	87,792	......
50. Oriental Life Insurance Office Employees' Co-operative Credit Society Ltd., Bombay.	1	477	61,630	......	53,952	......
51. The Preventive Service Co-operative Credit Society, Ltd., Bombay.	1	441	59,218	......	69,179	......
52. Radio and Cable Co-operative Credit Society, Ltd., Bombay.	1	264	48,240	......	49,101	......
53. The Reserve Bank of India, Bombay Staff Co-operative Credit Society, Ltd.	1	363	27,107	......	23,533	......
54. The Richardson and Crudas Employees' Co-operative Credit Society Ltd., Bombay.	1	660	51,864	......	34,118	......
55. The Salt Department Co-operative Credit Society, Ltd., Bombay.	1	1,384	1,99,012	......	1,57,980	......
56. Sanmitra Co-operative Credit Society Ltd., Bombay.	1	630	24,028	......	23,245	......
57. The Saraswat Co-operative Bank, Ltd., Bombay.	1	1,527	1,30,620	......	1,04,564	......
58. The Shamrao Vithal Co-operative Bank, Ltd., Bombay.	1	2,915	7,56,601	3,70,975	7,77,357	3,48,324
59. The Times of India Employees' Co-operative Credit Society, Ltd., Bombay.	1	674	88,250	......	91,507	......

* The term "loans overdue" means loans due for payment which have not

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from					
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products	Cost of Management
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
54,667	...	...	4,08,194	......	......	...	...	4,387
1,33,480	...	...	33,335	......	......	...	...	1,493
52,947	251	...	......	......	......	...	...	2,157
71,266	953	...	16,785	......	......	...	...	3,215
44,759	470	...	23,491	......	......	...	...	2,186
42,073	...	...	......	......	......	...	...	157
70,245	...	...	......	......	......	...	...	1,4C9
36,549	...	...	......	......	......	...	...	74
21,890	10	...	10,309	......	......	...	...	411
26,537	261	...	8,958	......	......	...	...	248
1,73, 5	...	...	2,500	......	......	...	...	4,086
34,045	9,670	...	22,113	......	......	...	...	1,158
3,17,471	...	...	36,23,815	......	......	...	...	14,050
4,57,906	88,439	38,693	33,67,178	......	5,45,971	...	...	26,506
46,869.	1,178	...	21,435	......	......	...	...	762

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
45. Maratha Market Peoples' Co-operative Credit Society, Ltd., Bombay.	22,880	1,02,825	381	......	......	......
46. The Mazgaon Dock's Employees' Co-operative Credit Society, Ltd., Bombay.	2,13,059	29,866	770	......	......	......
47. The Miller Co-operative Credit Society, Ltd., Bombay.	72,489	......	......	......	......	......
48. The Morarji Gocul-das Mill-Hands Co-operative Credit Society, Ltd., Bombay.	92,501	44,176	......	......	......	......
49. The Meyer Sassoon Mills Co-operative Credit Society, Ltd., Bombay.	56,985	14,638	475	......	......	......
50. Oriental Life Office Employees' Co-operative Credit Society, Ltd., Bombay.	40,925	699	......	......	......	......
51. The Preventive Service Co-operative Credit Society, Ltd., Bombay.	33,968	3	......	......	......	36,739
52. Radio and Cable Co-operative Credit Society Ltd., Bombay.	20,770	......	......	......	......	......
53. The Reserve Bank of India, Bombay Staff Co-operative Credit Society, Ltd., Bombay.	25,520	20,098	......	......	......	......
54. The Richardson and Crudas Employees' Co-operative Credit Society, Ltd., Bombay.	21,503	8,838	......	......	......	......
55. The Salt Department Co-operative Credit Society, Ltd., Bombay.	1,49,420	......	2,500	......	24,652	......
56. Sammitra Co-operative Credit Society, Ltd., Bombay.	20,462	22,900	1,360	......	......	......
57. The Saraswat Co-operative Bank, Ltd., Bombay.	97,173	11,57,740	......	......	......	......
58. The Shamrao Vithal Co-operative Bank, Ltd., Bombay.	82,506	14,58,256	2,12,911	26,085	......	......
59. The Times of India Employees' Co-operative Credit Society, Ltd., Bombay.	23,527	27,413	......	......	......	......

* For the purposes of this statement the working

A (1)—*contd.*

Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual Rate of Interest	
					On borrowings	On lendings
23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
2,794	920	1,29,800	2,695	6	2¾	12½
23,300	1,383	2,68,378	9,150	3¾	3½	6¼
5,990	564	79,043	2,529	3¾	......	7½
11,336	727	1,48,740	3,096	2¾	3½	9⅜
6,373	422	78,893	3,026	6½	2½	12½
3,473	465	45,562	3,497	3⅜	3	9⅜
5,304	......	76,014	4,117	6	2	7½
1,320	62,449	84,548	2,221	6¼	3½	7½
5,278	......	50,916	1,043	5	5	6¼
706	......	31,047	1,970	......	4	12½
7,148	33,476	2,17,196	8,632	5	3¾	6¼
4,001	......	48,723	1,518	6¼	2¾	7 13/16
55,750	3,996	13,14,609	10,636	6¼	2½	9⅜
1,53,800	74,159	20,07,647	17,728	6¼	2	7½
3,855	829	55,624	3,415	6¼	3	9⅜

...capital is taken to be the total of columns 17 to 24.

STATEMENT

Classification 1	Number of Societies 2	Number of members 3	Loans made during the year to: Individuals 4	Loans made during the year to: Banks and Societies 5	Receipts from Loans and deposits repaid during the year by: Individuals 6	Receipts from Loans and deposits repaid during the year by: Banks and Societies 7
			Rs.	Rs.	Rs.	Rs.
Bombay City—contd.						
60. Western India Mill Co-operative Credit Society, Ltd., Bombay.	1	644	55,174	......	44.649	......
61. The Zoroastrian Co-operative Bank, Ltd., Bombay.	1	1,111	1,01,433	......	76,378	......
Ahmedabad District.						
62. The Ahmedabad Peoples' Co-operative Bank, Ltd., Ahmedabad.	1	1,501	5,69,136	......	5,10,207	......
63. The Godhra City Co-operative Bank, Ltd., Godhra.	1	459	41,450	......	2,15,878	......
64. The Kalol Urban Co-operative Bank, Ltd., Kalol.	1	321	3,57,612	......	2,77,960	......
Broach District.						
65. The Ankleshwar Nagric Sahakari Bank, Ltd., Ankleshwar.	1	520	1,96,728	......	1,89,976	......
66. The Amod Nagric Co-operative Bank Ltd.	1	127	22,545	......	28,429	......
67. The Broach Urban Co-operative Bank Ltd.	1	289	43,004	......	41,389	......
68. The Gujarath Brahma Khatriya Urban Co-operative Bank Ltd.	1	152	9,626	......	9,921	......
69. The Jambusar Peoples' Co-operative Bank, Ltd., Jambusar.	1	627	2,29,201	......	2,48,384	......
Surat District.						
70. The Bulsar Peoples' Co-operative Bank, Ltd., Bulsar.	1	479	30,577	......	27,069	......
71. The Rander Peoples' Co-operative Bank, Ltd., Rander.	1	339	16,926	......	28,100	......
72. The Sardar Bhiladwalla Pardi Peoples' Co-operative Bank, Ltd., Pardi.	1	528	1,72,190	......	1,75,372	......
73. The Surat Peoples' Co-operative Bank, Ltd., Surat.	1	1,711	1,97,925	......	3,36,144	......

*The tearm "loans overdue" means loans due for payment which have not

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
26,299	80	...	1,157	......	......	...	...	970
1,72,471	15,779	...	7,15,905	......	......	...	...	9,330
4,47,331	17,621	...	23,20,548	......	......	...	...	7,975
98,532	62,726	...	9,03,353	......	......	...	...	3,126
1,18,386	2,218	...	4,02,290	15,075	......	...	...	2,416
98,348	9,517	...	8,36,502	......	......	...	...	3,249
46,410	10,815	...	2,053	21,756	......	...	...	1,160
21,333	178	...	28,211	......	......	...	...	930
21,852	1,968	...	47,358	......	......	...	...	733
52,132	2,334	...	3,47,090	......	......	...	...	3,408
1,06,470	32,778	...	3,68,319	......	......	...	...	1,648
78,670	37,435	...	9,75,561	......	......	...	...	4,150
3,00,641	37,955	...	9,65,056	......	......	...	...	6,602
11,21,896	3,06,255	...	1,19,59,825	......	......	...	...	35,066

been paid and for which extension has not been granted by competent authorisy.

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bombay City—contd.						
60. Western India Mill Co-operative Cre it Society Ltd., Bombay.	33,064	1,015	......	......	......	......
61. The Zoroastrian Co-operative Bank, Ltd., Bombay.	97,450	4,34,812	1,545	......	......	......
Ahmedabad District.						
62. The Ahmedabad Peoples' Co-operative Bank, Ltd., Ahmedabad.	99,970	2,51,074	2,30,725	54,599	......	......
63. The Godhra City Co-operative Bank, Ltd., Godhra.	38,125	35,305	1,54,967	......	......	......
64. The Kalol Urban Co-operative Bank, Ltd., Kalol.	21,200	1,07,052	1,001	......	1,242	......
Broach District.						
65. The Ankleshwar Nagric Sahakari Bank, Ltd., Ankleshwar.	50,540	1,70,531	14,098	......	......	......
66. The Amod Nagric Co-operative Bank Ltd.	15,125	1,494	466	......	24,214	......
67. The Broach Urban Co-operative Bank Ltd.	15,220	11,884	......	......	......	......
68. The Gujarath Brahma Khatriya Urban Co-operative Bank Ltd.	15,700	55,189	12,352	......	......	......
69. The Jambusar Peoples' Co-operative Bank, Ltd., Jambusar.	29,380	1,12,605	56,719	......	10,343	......
Surat District.						
70. The Bulsar Peoples Co-operative Bank, Ltd., Bulsar.	35,300	91,114	1,00,676	......	......	......
71. The Rander People's Co-operative Bank, Ltd., Rander.	25,325	7,41,646	1,18,457	10,827	......	......
72. The Sirdar Bhiladwalla Pardi People's Co-operative Bank, Ltd., Pardi.	46,725	1,87,562	2,13,899	......	......	......
73. The Surat People's Co-operative Bank, Ltd., Surat.	2,38,125	5,79,331	8,54,004	48,599	51,458	......

* For the purposes of this statement the working capital

A (1)—*contd.*

Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
					On borrowings	On lendings
23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
758	65	34,902	1,640	3⅞	3½	12½
9,223	11,328	5,54,358	5,048	3	2½	9½
11,793	6,621	6,54,782	+15,513	6¼	3	6
22,480	39,127	2,90,004	+3,449	4⅜	3	0
4,221	2,359	1,37,075	+2,706	6¼	3	6¾
16,561	13,602	3,65,332	+5,653	6¾	1½ to 2½	9⅜
3,549	2,031	47,679	+1,776	5	4 to 4½	9⅜
4 375	... ..	31,479	+43	......	2½ to 3½	4 to 5
7,125	2,296	94,663	+775	4	1¼	4 to 6¼
12,796	13,525	2,35,368	+1,687	6¼	½ to 2¼	6 to 7½
10,065	8,701	2,45,856	+4,631	7	2	6
14,256	16,973	2,60,484	+3,097	4	2½	7½
15,327	18,876	4,82,380	+10,051	7	2½	9⅜
88,504	1,64,684	20,24,705	+24,937	6½	2½	5

*is taken to be the total of Columns 17 to 24.

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
Thana District.						
74. The Bandra Municipal Employees Co-operative Credit Society, Ltd., Bandra.	1	426	43,631	......	44,814	......
75. The Raymond Woollen Mills Workmens' and Staff Co-operative Credit Society Ltd.	1	594	53,298	......	49,505	......
76. The Salsette Catholic Co-operative Credit Society, Ltd., Bandra.	1	1,130	13,300	......	10,132	......
Ahmednagar District.						
77. The Ahmednagar District Central Urban Co-operative Bank, Ltd., Ahmednagar.	1	1,893	20,31,056	86,036	20,19,409	82,525
78. The Ahmednagar Judicial Servant's Co-operative Credit Society, Ltd., Ahmednagar.	1	185	16,189	......	16,199	......
79. The Ahmednagar Postal Division Co-operative Credit Society, Ltd., Ahmednagar.	1	438	81,283	......	69,086	......
80. The Ahmednagar Primary Teachers' Co-operative Credit Society, Ltd., Amednagar.	1	1,285	1,77,313	......	2,06,247	......
81. The Ahmednagar Revenue and Registration Employees' Co-operative Credit Society, Ltd., Amednagar.	1	527	56,532	......	57,839	......
82. The Ahmednagar District Local Board Servants' Co-operative Society, Ltd., Ahmednagar.	1	161	54,998	......	43,647	......

* The terms "loans overdue" means due for payment which have not bee

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from					
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products	Cost of Management
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
48,320	...	...	19,166	......	......	...	...	740
33,402	...	...	66,172	......	......	...	...	873
65,410	53,500	...	10,000	......	......	...	...	1,486
7,80,587	4,07,686	28,109	76,698	......	......	...	...	18,470
25,139	635	...	6,572	......	......	...	...	438
1,03,698	1,016	...	5,590	......	......	...	...	1,866
2,24,313	7,593	...	82,699	15,000	......	...	...	4,746
56,288	3,844	...	12,185	......	......	...	...	1,618
36,306	959	...	3,345	19,118	......	...	...	350

paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Thana District.						
74. The Bandra Municipal Employees' Co-operative Credit Society. Ltd., Bandra.	32,535	4,916	5,450	......	......	......
75. The Raymond Woollen Mills Workmens' and Staff Co-operative Credit Society Ltd.	25,805	12,645	......	......	......	......
76. The Salsette Catholic Co-operative Credit Society, Ltd., Bandra.	24,113	39,510	......	......	......	......
Ahmednagar District.						
77. The Ahmednagar District Central Urban Co-operative Bank, Ltd., Ahmednagar.	1,19,940	5,19,318	5,63,731	55,395	......	......
78. The Ahmednagar Judicial Servants' Co-operative Credit Society, Ltd Ahmednagar.	36,803	6,370	3,884	......	......	......
79. The Ahmednagar Postal Division Co-operative Credit Society, Ltd. Ahmednagar.	18,830	88,250	5,134	......	......	......
80. The Ahmednagar Primary Teachers' Co-operative Credit Society, Ltd., Ahmednagar.	48,900	3,01,565	......	......	5,000	......
81. The Ahmednagar Revenue and Registration Employees Co-operative Credit Society, Ltd. Ahmednagar.	12,230	71,904	157	......	......	......
82. The Ahmednagar District Local Board Servants' Co-operative Society, Ltd., Ahmednagar.	22,550	5,831	2,015	......	2,595	......

* For the purposes of this statement the working

A (1)—*contd.*

Reserve Fund	Other Funds.	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual Rate of Interest	
					On borrowings	On lendings
23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
5,063	......	47,964	+2,703	6¼	4	7 3/16
2,547	75	41,072	+2,708	6½	3	12½
5,378	10	62,011	+828	3¼	3½	7½
1,40,196	1,08,334	15,06,934	+23,830	6½	4	9
7,380	1,074	55,511	+2,364	5½	4	9⅝
10,575	2,601	1,25,390	+2,459	7½	4	7 3/16
14,662	12,513	3,82,640	+3,820	7½	4	7
9,331	3,441	97,063	+1,120	2½	3¼	7½
2,453	102	35,546	+1,475	6¾	6	6¼

capital is taken to be the total of Columns 17 to 24.

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to — Individuals	Loans made during the year to — Banks and Societies	Receipts from Loans and Deposits repaid during the year by — Individuals	Receipts from Loans and Deposits repaid during the year by — Banks and Societies
1	2	3	4	5	6	7
East Khandesh.			Rs.	Rs.	Rs.	Rs.
83. The Amalner Urban Co-operative Bank, Ltd., Amalner.	1	1,052	10,67,263	......	10,73,727	......
84. The Bhusawal Peoples' Co-operative Bank, Ltd., Bhusawal.	1	591	2,17,064	......	2,36,786	......
85. The Chopda Peoples' Co-operative Credit Society, Ltd., Chopda.	1	63	40,526	......	10,000	......
86. The Jalgaon Peoples' Co-operat've Bank, Ltd., Jalgaon.	1	489	4,67,548	......	4,61,793	......
87. The East Khandesh Government Servants' Co-operative Bank, Ltd., Jalgaon.	1	1,439	2,03,131	......	3,52,995	......
88. The Bhusawal Municipal Menial Staff Co-operative Credit Society, Ltd., Bhusawal.	1	176	38,695	......	35,265	......
89. The East Khandesh District Police Co-operative Credit Society, Ltd., East Khandesh.	1	573	37,153	......	20,057	......
90. The East Khandesh Government Servants' Mutual Help and Provident Fund Urban Co-operative Credit Society, Ltd., East Khandesh	1	235	87,936	......	24,650	......
91. Jalgaon Municipal Menial Staff Co-operative Credit Society, Ltd., Jalgaon.	1	144	14,558	......	11,168	......
92. The East Khandesh Postal Co-operative Cr di Society, Ltd., East Khandesh.	1	262	45,024	......	39,254	......
93. The East Khandesh Spinning and Weaving Co-operative Credit Society, Ltd., East Khandesh.	1	786	75,976	......	62,934	......
94. The Pratap Mill hands' Co-operative Urban Bank Ltd.	1	1,203	1,42,726	......	1,33,739	......
95. The Pratap Mill hands' Nutan Co-operative and Provident Fund Society, L'd.	1	757	80,656	......	71,450	......
96. The Raver Peoples' Co-operative Bank Ltd.	1	249	45,432	......	46,992	......

* The term "loans overdue" means loans due for payment which have not

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from .			Sales of goods to members	Purchase of members' products	Cost of Management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
3,23,626	49,232	...	10,99,054	......	......	...	...	6,972
3,01,904	28,761	...	24,51,686	......	......	...	...	8,568
30,526	...	...	4,81,386	......	......	...	...	657
2,28,865	29,435	...	10,59,326	......	......	...	...	6,660
3,42,826	1,34,672	...	1,46,489	......	......	...	...	9,776
23,305	...	...	2,613	17,229	......	...	...	406
17,097	10	...	......	......	......	...	...	481
68,246	6,544	...	1,91,029	......	......	...	...	580
15,511	333	...	......	......	......	...	...	332
40,355	...	...	6,846	......	......	...	...	803
41,628	...	...	12,922	......	......	...	...	756
1,66,744	2,615	...	53,515	......	......	...	...	3,364
88,383	256	...	19,662	......	......	...	...	2,694
54,405	17,516	...	3,79,884	4,200	......	...	...	1,727

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification 1	Share capital paid 17	Loans and Deposits held at the end of the year from Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21	Government 22
East Khandesh.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
83. The Amalner Urban Co-operative Bank, Ltd., Amalner.	48,540	1,12,423	2,71,518	......	......	......
84. The Bhusawal Peoples' Co-operative Bank, Ltd., Bhusawal.	74,800	2,66,794	2,49,884	......	......	......
85. The Chopda Peoples' Co-operative Credit Society, Ltd., Chopda.	20,050	22,930	......	......	......	......
86. The Jalgaon Peoples' Co-operative Bank, Ltd., Jalgaon.	31,600	1,84,607	1,43,750	......	......	......
87. The East Khandesh Government Servants' Co-operative Bank, Ltd., Jalgaon.	44,272	4,97,949	2,280	......	69,723	......
88. The Bhusawal Municipal Menial Staff Co-operative Credit Society, Ltd, Bhusawal.	16,313	495	......	......	2,530	......
89. The East Khandesh District Police Co-operative Credit Society, Ltd., East Khandesh.	15,158	......	......	......	......	......
90. The East Khandesh Government Servants' Mutual Help and Provident Fund Urban Co-operative Credit Society, Ltd., East Khandesh.	14,473	1,81,103	......	......	......	......
91. Jalgaon Municipal Menial Staff Co-operative Credit Society, Ltd., Jalgaon.	13,819	......	......	......	......	......
92. The East Khandesh Postal Co-operative Credit Society, Ltd., East Khandesh.	10,766	36,722	889	......	......	......
93. The East Khandesh Spinning and Weaving Co-operative Credit Society, Ltd., East Khandesh.	11,095	30,304	......	......	......	......
94. The Pratap Mill hands' Co-operative Urban Bank Ltd.	19,685	1,53,120	......	......	......	......
95. The Pratap Mill hands' Nutan Co-operative and Provident Fund Society, Ltd.	11,690	72,068	......	......	......	......
96. The Raver Peoples' Co-operative Bank Ltd.	11,875	72,497	15,412	......	......	......

* For the purposes of this statement the working capital

A (1)—*contd.*

Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual Rate of Interest	
					On borrowings	On lendings
23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
61,044	64,497	5,58,022	+15,464	7½	2½	7 13/16
35,521	33,599	6,60,598	+11,292	6	2½	4 to 7
63	......	43,043	+3	......	3½	9⅜
7,587	1,500	3,72,044	+5,033	5	3	7½
25,283	21,577	6,61,384	+3,301	2½	4½	7½
2,420	27	21,785	+2,078	6¼	......	12½
5,824	350	21,332	+162	7½	......	9⅜
28	......	1,95,604	−2,722	......	2½	7½
1,017	726	15,562	+1,124	6¼	......	9⅜
2,641	3,103	54,121	+829	7½	2	9⅜
1,191	194	42,784	+2,481	7½	5	......
19,858	9,253	2,01,916	+3,796	7½	2	7 13/16
6,307	5,305	95,370	+1,963	6¼	2	7 13/16
1,972	2,359	1,04,115	+1,369	6	3	4½

is taken to be the total of Columns 17 to 24.

STATEMENT

Classification 1	Number of Societies 2	Number of Members 3	Loans made during the year to: Individuals 4	Loans made during the year to: Banks and Societies 5	Receipts from Loans and Deposits repaid during the year by: Individuals 6	Receipts from Loans and Deposits repaid during the year by: Banks and Societies 7
West Khandesh.			Rs.	Rs.	Rs.	Rs.
97. The Dhulia Urban Co-operative Bank, Ltd., Dhulia.	1	1,469	3,17,134	......	3,19,515	......
98. The Rajwade Mandal Peoples' Co-operative Bank, Ltd., Dhulia.	1	1,389	1,59,904	......	1,48,582	......
99. The West Khandesh Government Servants' Co-operative Bank, Ltd., Dhulia.	1	1,003	1,29,498	......	1,41,100	......
100. The Nandurbar Municipal Servants' Co-operative Credit Society, Ltd., Nandurbar.	1	175	23,087	......	24,051	......
Nasik District.						
101. The Educational Departmental Servants' Co-operative Credit Society, Ltd., Nasik.	1	698	56,349	......	35,158	......
102. The Nasik Distillery Employees' Co-operative Credit Society, Ltd., Nasik.	1	698	56,349	......	35,158	......
103. The Nasik Government Servants' Co-operative Urban Bank, Ltd., Nasik.	1	200	5,475	......	5,910	......
104. The Nasik Postal Co-operative Credit Society, Ltd., Nasik.	1	460	48,002	......	46,054	......
Poona District.						
105. The Bhamburda Quarries and Reclamation Government Servants' Co-operative Credit Society, Ltd., Bhamburda.	1	29	......	......	1,335	......
106. The Kirkee Ammunition Factory, Co-operative Credit Society, Ltd., Kirkee.	1	2,748	77,003	......	86,821	......
107. The Military Accounts No. 1 Co-operative Credit Society Ltd., Poona.	1	661	1,17,876	......	1,23,105	......
108. The Muslim National Co-operative Credit Bank, Ltd.	1	204	83,748	......	88,260	......
109. The Poona City Municipal Servants' Co-operative Credit Society Ltd.	1	966	1,53,679	......	1,44,072	......

*The term " loans overdue " means loans due for payment which have not

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from					
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' Products	Cost of Management
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,04,863	1,93,045	...	6,63,193	......	12,679	......	......	7,858
1,73,980	80,042	...	3,87,301	.. ...	......	......	......	4,163
1,66,655	7,520	...	1,56,841	......	......	......	......	5,547
26,805	2,129	...	3,637	......	......	......	......	367
80,362	6,435	...	......	......	......	......	......	782
80,362	6,435	...	......	......	......	... ..	......	782
20,678	8,278	...	......	......	......	......	......	515
39,046	...	...	11,820	......	......	......	......	944
55,855	...	...	......	......	......	......	......	279
1,28,636	488	...	14,400	......	......	......	......	1,468
1,69,098	16,052	...	1,79,176	......	......	......	......	3,341
47,647	26,425	...	91,229	1,40,615	......	......	......	2,688
1,22,974	13,332	...	92,639	......	......	......	......	3,172

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Share capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
West Khandesh.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
97. The Dhulia Urban Co-operative Bank, Ltd., Dhulia.	91,140	93,826	2,44,617	42,106	......	......
98. The Rajwade Mandal Peoples' Co-operative Bank, Ltd., Dhulia.	43,000	30,990	1,76,146	......	......	......
99. The West Khandesh Government Servants' Co-operative Bank, Ltd., Dhulia.	54,239	4,47,277	69,830	......	......	......
100. The Nandurbar Municipal Servants' Co-operative Credit Society, Ltd., Nandurbar.	28,540	357	......	......	......	......
Nasik District.						
101. The Educational Departmental Servants' Co-operative Credit Society, Ltd., Nasik.	90,829	......	473	......	......	......
102. The Nasik Distillery Employee's Co-operative Credit Society, Ltd., Nasik.	90,829	......	473	......	......	......
103. The Nasik Government Servants' Co-operative Urban Bank, Ltd., Nasik.	29,312	......	237	5,000	......	......
104. The Nasik Postal Co-operative Credit Society, Ltd., Nasik.	27,836	33,664	......	......	......	......
Poona District.						
105. The Bhamburda Quarries and Reclamation Government Servants' Co-operative Credit Society, Ltd., Bhamburda.	48,000	......	......	......	......	......
106. The Kirkee Ammunition Factory Co-operative Credit Society, Ltd., Kirkee.	84,965	26,481	191	......	......	......
107. The Military Accounts No. 1 Co-operative Credit Society, Ltd., Poona.	49,719	88,598	46,487	......	......	......
108. The Muslim National Co-operative Credit Bank, Ltd.	12,339	10,597	25,347	......	......	......
109. The Poona City Municipal Servants' Co-operative Credit Society Ltd.	20,000	55,668	55,250	......	......	......

*For the purposes of this statement the working capital

A (1)—*contd.*

Reserve Fund 23	Other Funds 24	Working Capital* 25	Profit and loss for the year 26	Usual dividend paid on shares 27	Most usual Rate of interest On borrowings 28	 On lendings 29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
66,881	55,717	5,94,287	+13,138	$7\frac{1}{2}$	$3\frac{1}{2}$	$9\frac{3}{8}$
7,294	8,528	2,65,958	+5,761	5	$3\frac{1}{4}$	9
13,151	18,073	6,02,570	+2,636	$6\frac{1}{4}$	$3\frac{3}{4}$	$7\frac{1}{2}$
2,692	......	31,589	+1,631	5	......	$7\frac{1}{2}$
17,567	5,669	1,14,538	+2,630	......	$2\frac{3}{4}$	$7\frac{1}{2}$
17,567	5,669	1,14,538	+2,630	......	$2\frac{3}{4}$	$7\frac{1}{2}$
8,032	728	43,309	+1,268	$3\frac{1}{2}$	......	$7\frac{1}{2}$
7,503	605	69,608	+2,118	$6\frac{1}{4}$	4	$7\frac{13}{16}$
300	9,880	58,180	−333	......	......	......
7,196	4,485	1,23,318	+4,151	$6\frac{1}{2}$	$4\frac{1}{2}$	$9\frac{3}{8}$
20,101	28,485	2,33,390	+8,684	$7\frac{1}{2}$	$2\frac{1}{2}$	$7\frac{13}{16}$
866	1,443	50,592	+81	4	4 to 6	9
7,702	4,822	1,43,442	+3,351	$6\frac{1}{4}$	3 to 6	$9\frac{3}{8}$

is taken to be the total of Columns 17 to 24.

STATEMENT

Clasification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
Poona District—contd.			Rs.	Rs.	Rs.	Rs.
110. The Poona Cosmoss Co-operative Bank, Ltd., Poona.	1	2,200	1,71,389	......	1,43,877	......
111. The Poona District Co-operative Rupee Bank, Ltd., Poona.	1	1,662	59,334	......	57,206	......
112. The Poona Merchants' Co-operative Bank, Ltd., Poona.	1	672	4,84,119	......	5,11,584	......
113. The Poona Posts R. M. S. & Telegraph Co-operative Credit Society, Ltd., Poona.	1	1,008	1,18,802	......	1,22,685	......
Satara District.						
114. The Islampur Co-operative Peoples' Bank, Ltd. Islampur.	1	334	15,3[illegible]8	......	20,551	......
115. The Karad Urban Co-operative Bank, Ltd., Karad.	1	667	7,45,289	......	6,85,138	......
116. The Peth Nâmdeo Co-operative Credit Society, Ltd.	1	92	13,210	......	8,725	......
117. The Satara District Local Board Primary Teachers' Co-operative Bank, Ltd., Satara.	1	2,022	2,29,817	......	2,27,234	......
118. The Tasgaon Urban Co-operative Bank, Ltd., Tasgaon.	1	227	43,788	......	36,604	......
119. The Wai Urban Co-operative Bank, Ltd.	1	278	50,683	......	65,180	......
120. Walva Taluka Namdeo Co-operative Credit Society, Ltd.	1	130	11,675	......	14,469	......
Sholapur District.						
121. The Barsi Light Railway Employees' Co-operative Credit Society, Ltd.	1	630	44,740	......	45,862	......
122. The Laxmi Co-operative Bank, Ltd.	1	586	68,700	......	79,466	......
123. The Pandharpur Urban Co-operative Bank, Ltd., Pandharpur.	1	858	50,284	......	70,841	......
124. The Pandharpur Municipal Employees Co-operative Credit Society, Ltd.	1	354	33,450	......	33,591	......

*The term " loans overdue " means loans due for payment which have not been paid

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from					
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products	Cost of management
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,43,410	20,295	...	16,57,913	......	......	......	...	9,277
1,23,574	40,094	...	2,52,675	......	......	......	...	5,880
2,75,720	95,249	...	10,22,869	......	......	......	...	7,678
1,03,737	3,421	...	66,428	2,201	......	......	...	3,644
66,744	57,328	...	59,128	96,430	......	......	...	2,905
3,09,315	27,414	...	7,79,810	......	......	......	...	5,188
20,464	5,164	...	2,210	......	......	......	...	246
2,24,567	2,960	...	18,193	......	......	......	...	5,401
26,984	1,359	...	5,11,930	74,200	......	......	...	1,456
55,508	28,726	...	1,37,215	......	......	......	...	1,384
15,606	3,330	...	8,881	......	......	......	...	503
37,550	...	...	37	......	......	......	...	900
74,886	28,480	...	2,34,102	......	......	......	...	2,761
1,18,294	68,922	1,500	4,54,168	......	......	......	...	4,955
35,669	1,581	...	12,512	......	......	......	...	532

and for which extension has not been granted by competent authority.

STATEMENT

Classification 1	Shares Capital paid 17	Loans and Deposits held at the end of the year from: Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21	Government 22
Poona District—contd.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
110. The Poona Cosmoss Co-operative Bank, Ltd., Poona.	89,460	5,55,360	......	......	......	......
111 The Poona District Co-operative Rupee Bank, Ltd., Poona.	34,480	36,805	71,326	......	......	......
112. The Poona Merchants' Co-operative Bank, Ltd., Poona.	69,200	56,501	2,42,908	......	......	......
113. The Poona Posts R. M. S. & Telegraph Co-operative Credit Society, Ltd., Poona.	27,246	1,55,967	3,000	......	1	......
Satara District.						
114. The Islampur Co-operative Peoples' Bank, Ltd., Islampur.	24,900	1,533	30,983	......	15,501	......
115. The Karad Urban Co-operative Bank, Ltd., Karad.	38,020	1,98,624	1,85,780	......	......	......
116. The Peth Namdeo Co-operative Credit Society, Ltd.	11,590	7,470	2,003	......	......	......
117. The Satara District Local Board Primary Teachers' Co-operative Bank Ltd., Satara.	1,00,990	18,751	26,560	......	......	......
118. The Tasgaon Urban Co-operative Bank, Ltd., Tasgaon.	10,260	13,818	15,057	......	1,044	......
119. The Wai Urban Co-operative Bank Ltd.	17,900	27,303	13,472	......	......	......
120. The Walva Taluka Namdeo Co-operative Credit Society, Ltd.	11 920	1,225	1,443	......	......	......
Sholapur District.						
121. The Barsi Light Railway Employees' Co-operative Credit Society, Ltd.	29,750	......	451	......	......	......
122. The Laxmi Co-operative Bank, Ltd.	21,550	18,604	45,326	......	......	......
123. The Pandharpur Urban Co-operative Bank, Ltd., Pandharpur.	30,760	49,799	1,77,874	......	28,018	......
124. The Pandharpur Municipal Employees Co-operative Credit Society, Ltd.	18,800	5,546	10,336	......	......	......

*For the purposes of this statement the working capital

A (1)—*contd.*

Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
					On borrowings	On lendings
23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
37,418	17,143	6,99,381	+9,121	7½	2½	6¼
8,491	9,743	1,60,485	+2,006	6	3	9⅜
17,338	14,357	4,00,304	+6,223	6	3½	7½
10,847	4,827	2,01,888	+2,104	7½	3	$7\frac{13}{16}$
7,360	13,955	94,232	−902	3⅛	4	$7\frac{13}{16}$
15,134	17,846	4,55,404	+7,738	6⅞	3½	7 to 8
3,720	1,352	26,135	+1,035	7½	1	9⅜
18,429	2,996	1,67,726	+6,690	6¼	3¼	6¼
258	167	40,604	+648	......	3½	9⅜
10,953	4,618	74,246	+7,468	6	3	9⅜
4,810	2,041	21,439	+837	6¼	4	$7\frac{1}{16}$
8,770	213	39,184	+2,657	6	6½	9⅜
4,008	7,036	96,524	+1,681	5	3 to 4	4½ to 9
17,107	16,379	3,19,937	−2,044	......	2½ to 3½	4 to 9
6,340	150	41,172	+1,731	7½	2 to 5	6¼

is taken to be the total of columns 17 to 24.

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to: Individuals	Loans made during the year to: Banks and Societies	Receipts from Loans and deposits repaid during the year by: Individuals	Receipts from Loans and deposits repaid during the year by: Banks and Societies
1	2	3	4	5	6	7
Sholapur District—contd.			Rs.	Rs.	Rs.	Rs.
125. The Sholapur District Police Employees' Co-operative Credit Society, Ltd.	1	521	18,060	......	18,076	......
126. The Sholapur Judicial Employees' Co-operative Credit Society, Ltd.	1	131	17,257	......	15,881	......
127. The Sholapur Mill "B" Weavers' Employees' Co-operative Credit Society, Ltd.	1	801	19,495	......	6,818	......
128. The Sholapur Mill Staff Co-operative Credit Society, Ltd.	1	292	42,684	......	35,304	......
129. The Sholapur Municipal Inferior Staff Co-operative Credit Society, Ltd.	1	525	21,225	......	18,812	......
130. The Sholapur Municipal School Teachers' Co-operative Credit Society, Ltd.	1	232	33,800	......	36,191	......
131. The Sholapur Municipal Staff Co-operative Credit Society, Ltd.	1	354	49,010	......	45,490	......
132. The Sholapur Narsingirji Mill Spinning Department Employees' Co-operative Credit Society, Ltd.	1	481	17,645	......	13,749	......
133. The Sholapur Narsingirji Mill Weaving Department Employes' Co-operative Credit Society, Ltd.	1	311	22,661	......	19,763	......
Belgaum District.						
134. The Belgaum District Revenue Employees' Co-operative Credit Bank Ltd., Belgaum.	1	351	66,186	......	59,946	......
135. The Belgaum Catholic Co-operative Credit Society, Ltd.	1	448	15,137	......	16,139	......
136. The Belgaum Pioneer Urban Co-operative Bank, Ltd., Belgaum.	1	2,622	9,02,885	......	12,99,050	......
137. The Belgaum Postal and R. M. S. Division Co-operative Credit Society, Ltd., Belgaum.	1	310	12,851	......	30,444	......
138. The Belgaum Telegraph Employees' Co-operative Credit Society, Ltd.	1	80	17,804	......	20,184	......

The term "loan overdue" means loans due for payment which have not been paid

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from					
Individuals	Of which over due*	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products	Cost of management
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
13,877	...	...	......	......	......	......	...	694
14,513	...	...	822	......	......	......	...	339
12,677	...	...	3,000	......	......	......	...	445
17,236	...	...	1,505	500	......	......	...	480
18,522	858	...	4,562	......	......	......	...	799
49,969	4,096	...	14,811	25,135	......	......	...	699
46,926	1,396	...	11,071	......	......	......	...	705
15,681	570	...	......	......	600	......	...	249
23,002	778	...	2,212	......	600	......	...	376
65,833	4,713	...	30,617	......	......	......	...	1,484
47,363	740	...	81,633	......	......	......	...	991
7,04,735	1,74,976	...	25,66,576	......	......	......	...	10,892
29,492	1,878	...	1,974	......	......	......	...	741
13,764	910	...	......	......	......	......	...	294

and for which extension has not been granted by competent authority.

STATEMENT

Classification 1	Share Capital paid 17	Loans and Deposits held at the end of the year from — Members 18	Non-members 19	Societies 20	Provincial or Central Banks 21	Government 22
Sholapur District—contd.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
125. The Sholapur District Police Employees' Co-operative Credit Society, Ltd.	23,750	......	......	......	......	......
126. The Sholapur Judicial Employees Co-operative Credit Society, Ltd.	12,156	67	......	......	......	......
127. The Sholapur Mill "B" Weavers' Employees' Co-operative Credit Society, Ltd.	11,165	......	3,000	......	......	......
128. The Sholapur Mill Staff Co-operative Credit Society, Ltd.	16,980	255	......	......	500	......
129. The Sholapur Municipal Inferior Staff Co-operative Credit Society, Ltd.	23,118	......	338	......	......	......
130. The Sholapur Municipal School Teachers' Co-operative Credit Society, Ltd.	22,618	11,006	133	......	10,520	......
131. The Sholapur Municipal Staff Co-operative Credit Society, Ltd.	14,220	5,500	16,774	......	......	......
132. The Sholapur Narsingirji Mill Spinning Department Employees' Co-operative Credit Society, Ltd.	19,133	1,119	......	......	......	......
133. The Sholapur Narsingirji Mill Weaving Department Employees' Co-operative Credit Society, Ltd.	25,221	407	......	......	......	......
Belgaum District.						
134. The Belgaum District Revenue Employees' Co-operative Credit Bank, Ltd., Belgaum.	37,785	10,913	37,864	......	......	......
135. The Belgaum Catholic Co-operative Credit Society, Ltd.	20,256	67,218	......	......	......	......
136. The Belgaum Pioneer Urban Co-operative Bank, Ltd., Belgaum.	1,46,710	4,61,565	4,66,242	......	......	......
137. The Belgaum Postal and R. M. S. Division Co-operative Credit Society, Ltd., Belgaum.	32,959	501	1,583	......	......	......
138. The Belgaum Telegraph Employees' Co-operative Credit Society Ltd.	20,932	......	......	......	......	......

* For the purposes of this statement the working capital

A (1)—*contd.*

Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
					On borrowings	On lendings
23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
8,369	57	32,176	+766	2	......	6¼
2,625	84	14,932	+994	7½	......	9⅜
731	......	14,956	+231	......	4	9⅓
1,527	1,336	20,598	+902	6¼	4	9⅞
3,174	2,383	29,013	+2,580	6¼	......	12½
5,232	1,653	51,162	+1,865	7	4	7 13/16
7,919	1,162	45,575	+2,685	7½	4 to 4½	9⅜
868	......	21,120	+789	5	5	9⅞
2,517	50	28,195	+1,271	5⅝	3	3 11/16
8,447	7,325	1,02,334	+2,296	4⅜	4	7 13/16
5,526	2,152	95,512	+1,702	6¼	3	7 13/16
1,47,569	1,30,534	13,52,670	+26,444	7½	4	7½
8,354	3,210	46,607	+2,478	5	2	7½
3,624	6	24,562	+1,208	5⅜	......	9¼

is taken to be the total of columns 17 to 24.

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
Belgaum District—contd.			Rs.	Rs.	Rs.	Rs.
139. The Gokak Urban Co-operative Bank, Ltd., Gokak.	1	541	3,51,442	......	1,31,130	......
140. The Khanapur Urban Co-operative Bank, Ltd.	1	810	61,977	......	9,012	......
141. The Sampgaon Taluka Primary Teachers' Co-operative Credit Society Ltd.	1	174	21,636	......	18,619	......
142. The Athani Shri Murgendra Urban Co-operative Bank, Ltd.	1	101	13,100	......	81,106	......
143. The Nipani Shri Ram Urban Co-operative Bank, Ltd.	1	353	99,739	......	96,315	......
Bijapur District.						
144. The Badami Taluka Primary Teachers' Co-operative Credit Society, Ltd.	1	87	9,977	......	18,894	......
145. The Bagalkot Taluka Primary Teachers' Co-operative Credit Society, Ltd.	1	136	23,188	......	25,684	1,112
146. The Bagewadi Taluka Primary Teachers' Co-operative Credit Society, Ltd.	1	113	12,190	......	16,284	......
147. The Bijapur District Government Officials' Co-operative Credit Society, Ltd.	1	487	83,126	......	93,822	......
148. The Bijapur Municipal Teachers' Co-operative Credit Society, Ltd.	1	130	1,006	......	5,878	......
149. The Bijapur Shree Shiddeshwar Co-operative Credit Society, Ltd.	1	546	1,82,948	......	4,03,634	......
150. The Bijapur Taluka Teachers' Co-operative Credit Society, Ltd.	1	173	12,399	......	26,069	......
151. The Bijapur District Police Co operative Credit Society Ltd.	1	495	17,364	......	12,272	......
152. The Bijapur Municipal Employee's Co-operative Credit Society, Ltd.	1	100	24, 22	......	24,457	......
153. The Bijapur Municipal Conservancy Staff Co-operative Credit Society, Ltd.	1	165	43,175	......	43,155	......
154. The Bijapur Mahalaxmi Urban Co-operative Credit Society, Ltd.	1	594	64,945	......	71,335	......

* The term " loans overdue " means loans due for payment which have not

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from					
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products	Cost of management
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,72,891	25,704	...	7,38,059	......	......	......	...	5,408
1,14,318	38,042	...	92,790	......	......	......	...	2,079
30,364	4,522	...	7,235	......	......	......	...	762
97,561	12,528	...	1,71,865	......	......	......	...	1,319
49,966	6,971	...	1,69,321	32,130	......	......	...	1,289
26,317	3,050	...	760	......	720	......	...	628
39,832	4,950	...	277	......	......	......	...	859
30,673	4,189	...	7,307	......	125	......	...	592
1,06,923	4,910	...	1,16,888	...	......	......	...	2,676
32,048	9,076	...	3,344	2,514	......	......	...	606
2,77,782	10,352	...	4,28,665	76,160	......	......	...	4,738
44,013	10,124	...	3,155	......	997	......	...	835
11,919	...	...	......	......	......	......	...	341
14,668	...	...	40	......	......	......	...	203
14,111	...	...	......	......	......	......	...	232
70,261	21,850	...	17,552	......	......	......	...	1,573

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Share Capital paid	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
Belgaum District—cont.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
139. The Gokak Urban Co-operative Bank, Ltd., Gokak.	60,960	60,365	1,77,902	......	......	......
140. The Khanapur Urban Co-operative Bank, Ltd.	20,130	21,811	63,440	......	......	......
141. The Sampgaon Taluka Primary Teachers' Co-operative Credit Society Ltd.	27,028	3,918	......	......	......	......
142. The Athani Shri Murgendra Urban Co-operative Bank, Ltd.	15,225	5,015	75,912	......	......	......
143. The Nippani Shri Ram Urban Co-operative Bank, Ltd.	10,960	14,714	18,319	......	5,300	......
Bijapur District.						
144. The Badami Taluka Primary Teachers' Co-operative Credit Society, Ltd.	24,967	1,206	......	......	......	......
145. The Bagalkot Taluka Primary Teachers' Co-operative Credit Society, Ltd.	36,873	1,118	1,608	......	......	......
146. The Bagewadi Taluka Primary Teachers' Co-operative Credit Society, Ltd.	27,365	9,507	7,309	65	......	......
147. The Bijapur District Government Officials' Co-operative Credit Society, Ltd.	38,580	92,406	53,598	......	......	......
148. The Bijapur Municipal Teachers' Co-operative Credit Society, Ltd.	11,269	2,992	15,258	......	......	......
149. The Bijapur Shree Shidheshwar Co-operative Credit Society, Ltd.	47,090	77,466	54,516	......	71,275	......
150. The Bijapur Taluka Teachers' Co-operative Credit Society, Ltd.	41,686	1,755	6,056	......	......	......
151. The Bijapur District Police Co-operative Credit Society, Ltd.	11,400	7	......	......	......	......
152. The Bijapur Municipal Employees' Co-operative Credit Society, Ltd.	11,727	......	800	......	......	......
153. The Bijapur Municipal Conservancy Staff Co-operative Credit Society, Ltd.	15,473	......	6	......	......	......
154. The Bijapur Mahalaxmi Urban Co-operative Credit Society, Ltd.	25,980	17,326	37,900	......	......	......

*For the purposes of this statement the working capital

A (1)—*contd.*

Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
					On borrowings	On lendings
	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
32,877	22,836	3,54,940	11,487	$6\frac{1}{4}$	3	$7\frac{13}{16}$
17,017	6,854	1,29,252	+4,659	4	4	$9\frac{3}{8}$
3,126	19	34,091	+1,249	4	$3\frac{1}{8}$	$7\frac{13}{16}$
6,745	4,114	1,07,011	+1,543	5	4	$9\frac{3}{8}$
7,119	3,352	59,764	+2,012	$6\frac{1}{4}$	$4\frac{1}{2}$	$9\frac{3}{8}$
4,955	10	31,138	1,494	$5\frac{13}{16}$		$7\frac{13}{16}$
5,118	85	44,802	2,091	5	2	$7\frac{13}{16}$
6,412	94	50,752	1,870	6	$\frac{1}{8}$	$7\frac{13}{16}$
19,884	......	2,04,468	3,676	6	2	7 to $7\frac{1}{2}$
2,991	474	32,984	1,050	$4\frac{1}{2}$	4 to $5\frac{1}{2}$	$9\frac{3}{8}$
19,957	15,124	2,85,428	5,431	6	2 to $3\frac{1}{2}$	6 to $7\frac{13}{16}$
8,871	173	58,541	3,238	5	$3\frac{1}{8}$	$7\frac{1}{12}$
9,098	2,928	23,433	916	......	......	$6\frac{1}{4}$
2,399	61	14,987	910	$5\frac{1}{2}$	$2\frac{1}{2}$	$7\frac{1}{2}$
1,259	......	16,738	1,122	6	......	$9\frac{3}{8}$
7,922	1,251	90,379	2,889	6	3 to 4	9

* is taken to be the total of columns 17 to 24.

STATEMENT

Classification.	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
Bijapur District—contd.						
155. The Hugund Taluka Teachers' Co-operative Credit Society, Ltd.	1	118	21,821	......	26,863	......
156. The Indi Taluka Primary Teachers' Co-operative Credit Society, Ltd.	1	79	5,538	......	14,358	......
157. The Muddebihal Taluka Teachers' Co-operative Credit Society, Ltd.	1	88	19,344	......	32,216	......
158. The Sindgi Taluka Primary Teachers' Co-operative Credit Society, Ltd.	1	87	4,700	......	11,627	......
Dharwar District.						
159. The Betgeri Urban Co-operative Bank, Ltd.	1	2,455	27,945	......	30,792	......
160. The Gadag Urban Co-operative Bank, Ltd.	1	1,095	39,628	......	38,675	......
161. The Mumbai Karnatak Kurabar Urban Co-operative Bank, Ltd.	1	684	7,935	......	10,387	......
162. The Dharwar Raddi Communal Urban Co-operative Bank, Ltd.	1	1,759	1,265	......	28,831	......
163. The Dharwar Southern Maratha Urban Co-operative Bank, Ltd.	1	3,241	5,36,231	......	5,16,240	......
164. The Hubli Urban Co-operative Bank, Ltd.	1	2,250	3,51,802	......	3,94,800	......
165. The Byadgi Shri Gajanan Co-operative Bank, Ltd.	1	418	1,31,478	......	1,33,591	......
166. The Ranebennur Co-operative Bank, Ltd.	1	183	9,980	......	13,190	......
North Kanara District.						
167. The Ankola Urban Co-operative Credit Bank, Ltd.	1	824	1,61,634	......	1,79,488	......
168. The Honnavar Urban Co-operative Bank, Ltd.	1	366	1,84,591	......	1,77,349	......
169. The Kanara District Government Officials' Co-operative Credit Society, Ltd.	1	398	29,125	......	27,322	......

* The term "loans overdue" means loans due for payment which have not

A (1)—*contd.*

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
8	9	10	11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
38,892	3,015	...	4,053	......	1,857	......	...	787
17,263	6,760	...	96	......	......	......	...	511
34,080	4,508	...	9,041	......	699	......	...	736
21,032	1,500	...	153	......	......	......	...	494
1,37,667	64,948	...	63,148	......	......	......	...	3,780
1,09,802	41,598	...	2,60,109	......	......	......	...	1,903
43,553	14,700	...	1,21,168	14,000	......	......	...	1,979
2,47,677	2,14,553	...	59,944	8,171	......	......	...	2,729
5,06,859	2,61,944	...	9,45,561	......	......	......	...	9,326
1,71,252	22,844	...	6,08,839	......	......	......	...	5,865
1,54,206	1,40,392	...	2,60,489	1,15,000	......	......	...	3,494
44,871	28,166	...	14,448	6,000	......	......	...	905
79,486	49,909	...	4,03,385	18,000	......	......	...	2,873
1,46,296	80,244	...	5,94,229	......	......	......	...	2,776
29,000	1,115	...	......	......	......	......	...	579

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Shares Capital paid.	Loans and Deposits held at the end of the year from				
		Members	Non-members	Societies	Provincial or Central Banks.	Government
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Bijapur District—contd.						
155. The Hungund Taluka Teachers' Co-operative Credit Society, Ltd.	26,573	8,255	10,240	......	......	......
156. The Indi Taluka Primary Teachers' Co-operative Credit Society, Ltd.	21,104	410	......	......	......	......
157. The Muddebihal Taluka Teachers' Co-operative Credit Society, Ltd.	23,290	166	7,054	......	......	......
158. The Sindgi Taluka Primary Teachers' Co-operative Credit Society, Ltd.	23,474	10	2,245	......	......	......
Dharwar District.						
159. The Betgeri Urban Co-operative Bank, Ltd.	77,449	22,148	34,328	479	......	......
160. The Gadag Urban Co-operative Bank, Ltd.	51,620	25,834	52,975	......	......	......
161. The Mumbai Karhatak Kurabar Urban Co-operative Bank, Ltd.	10,848	18,760	30,265	......	9,000	......
162. The Dharwar Raddi Communal Urban Co-operative Bank, Ltd.	56,490	23,058	1,31,540	......	79,179	......
163. The Dharwar Southern Maratha Urban Co-operative Bank, Ltd.	84,719	1,93,163	2,77,877	......	......	......
164. The Hubli Urban Co-operative Bank, Ltd.	1,15,420	1,50,125	2,12,021	10,110	......	......
165. The Byadgi Shri Gajanan Co-operative Bank, Ltd.	28,490	15,655	76,528	......	29,000	......
166. The Ranebennur Co-operative Bank, Ltd.	13,140	526	21,294	......	5,300	......
North Kanara District.						
167. The Ankola Urban Co-operative Credit Bank, Ltd.	15,304	32,200	40,702	16,903	......	......
168. The Honnavar Urban Co-operative Bank, Ltd.	16,815	1,30,298	1,44,552	......	......	......
169. The Kanara District Government Officials' Co-operative Credit Society, Ltd.	24,360	1,708	......	......	......	......

* For the purposes of this statement the working capital

A (1)—*contd.*

Reserved Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest	
					On borrowings	On leadings
23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent,
5,800	28	50,896	2,643	5	$4\frac{1}{2}$	$9\frac{3}{8}$
5,506	82	27,102	1,146	5	2	$7\frac{13}{16}$
7,707	448	38,665	2,539	6	$1\frac{1}{2}$ to 4	$7\frac{13}{16}$
5,371	43	31,143	1,429	$5\frac{3}{8}$	5	$7\frac{13}{16}$
68,020	18,295	2,20,728	6,365	$6\frac{1}{4}$	$2\frac{1}{2}$*	$9\frac{3}{8}$
27,194	12,406	1,70,029	3,604	5	2 to 4	$4\frac{1}{2}$ to $9\frac{3}{8}$
5,491	2,070	76,434	1,958	$6\frac{1}{4}$	5	$9\frac{3}{8}$
26,819	7,001	3,24,087	−11,437	......	4 to $5\frac{1}{2}$	$9\frac{3}{8}$
96,072	65,717	7,17,548	9,531	5	$2\frac{1}{2}$	$9\frac{3}{8}$
93,837	45,880	6,27,393	10,023	5	$2\frac{1}{2}$	$9\frac{3}{8}$
16,893	23,727	1,90,293	3,380	$6\frac{1}{4}$	$3\frac{3}{4}$	7
5,900	1,570	47,730	1,669	4	$2\frac{1}{2}$	$9\frac{3}{8}$
12,225	10,716	1,28,050	+881	$4\frac{1}{6}$	$3\frac{1}{2}$	$9\frac{3}{8}$
16,350	16,175	3,24,190	+5,623	$7\frac{1}{2}$	$2\frac{1}{2}$	$9\frac{3}{8}$
2,773	258	29,099	+1,928	4	3	$9\frac{3}{8}$

is taken to be the total of Columns 17 to 24.

STATEMENT

Classification 1	Number of Societies 2	Number of members. 3	Loans made during the year to: Individuals 4	Loans made during the year to: Banks and Societies 5	Receipts from Loans and deposits repaid during the year by: Individuals 6	Receipts from Loans and deposits repaid during the year by: Banks and Societies 7
North Kanara District—contd.			Rs.	Rs.	Rs.	Rs.
170. The Kanara District Primary Teachers' Co-operative Urban Bank, Ltd.	1	478	81,686	......	84,497	......
171. The Karwar Urban Co-operative Bank, Ltd.	1	981	1,71,585	......	1,88,185	......
172. The Kumta Urban Co-operative Bank, Ltd.	1	864	99,671	......	91,135	......
173. The Sirsi Urban Co-operative Bank, Ltd.	1	831	25,473	......	37,1[illegible]3	......
Kolaba District.						
174. The Kolaba District Government Servants' Co-operative Credit Society, Ltd.	1	473	43,218	......	49,640	......
175. The Kolaba District Primary Teachers' Co-operative Credit Society, Ltd.	1	364	44,694	......	45,649	......
176. The Pen Primary Teachers' Co-operative Credit Society, Ltd.	1	407	58,914	......	60,440	......
177. The Mahad Co-operative Urban Bank, Ltd.	1	203	5,88,448	......	5,77,946	......
Ratnagiri District.						
178. The Ratnagiri Urban Co-operative Bank, Ltd.	1	858	1,41,846	......	1,10,123	......
179. The Ratnagiri District Primary Teachers' Co-operative Bank, Ltd.	1	885	1,79,029	......	1,54,074	......
180. The Chiplun Urban Co-operative Bank, Ltd.	1	335	3,22,849	......	3,12,126	......
181. The Vengurla Urban Co-operative Bank, Ltd.	1	136	2,60,569	......	2,48,485	......
Grand Total ...	181	2,10,460	3,29,65,328	20,82,068	3,25,91,928	20,57,695

* The term "loans overdue" means loans due for payment which have not

A (1)—*concld.*

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products	Cost of management
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies			
9	9	10	11	12	13	15	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
62,834	1,464	...	15,737	......	......	......	...	2,383
1,79,324	51,639	...	4,23,752	1,06,000	3,700	......	...	5,468
92,663	35,974	...	3,27,486	......	......	......	...	2,791
2,41,889	1,48,134	...	1,98,178	......	......	......	...	5,823
37,627	2,008	...	......	......	......	......	...	386
34,450	...	...	2,852	......	......	......	...	605
40,068	...	...	4,777	......	......	......	...	633
12,537	...	...	3,65,088	......	......	......	...	897
2,62,660	67,223	...	8,16,814	25,293	......	... ..	...	6,074
1,22,355	989	...	27,117	13,825	......	......	...	2,468
44,132	2,227	...	3,31,825	......	......	......	...	2,275
49,183	...	...	4,76,473	......	......	......	...	1,054
3,33,54,664	40,73,282	79,006	7,55,62,436	31,28,562	5,67,948	......	...	14,00,274

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Share Capital paid	Loans and deposits held at the end of the year from — Members	Non-members*	Societies	Provincial or Central Banks	Government
1	17	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
North Kanara District —contd.						
170. The Kanara District Primary Teachers' Co-operative Urban Bank, Ltd.	59,830	12,758	1,169	......	......	......
171. The Karwar Urban Co-operative Bank, Ltd.	28,286	50,123	2,32,571	3,603	3,615	......
172. The Kumta Urban Co-operative Bank, Ltd.	16,030	15,846	1,22,638	4,024	......	......
173. The Sirsi Urban Co-operative Bank, Ltd.	28,150	89,483	1,72,830	......	......	......
Kolaba District.						
174. The Kolaba District Government Servants, Co-operative Credit Society, Ltd.	37,935	......	5	......	......	......
175. The Kolaba District Primary Teachers' Co-operative Credit Society, Ltd.	25,470	1,560	1,466	......	......	......
176. The Pen Primary Teachers' Co-operative Credit Society, Ltd.	40,754	796	2,614	......	......	......
177. The Mahad Co-operative Urban Bank, Ltd.	22,200	35,771	25,234	......	......	......
Ratnagiri District.						
178. The Ratnagiri Urban Co-operative Bank, Ltd.	22,600	56,969	2,18,906	......	......	......
179. The Ratnagiri District Primary Teachers' Co-operative Bank, Ltd.	24,800	1,18,140	246	......	13,855	......
180. The Chiplun Urban Co-operative Bank, Ltd.	12,090	29,734	63,553	......	......	......
181. The Vengurla Urban Co-operative Bank, Ltd.	23,975	19,400	22,983	4,384	21,083	......
Grand Total ...	8,09,287	2,25,68,296	1,10,43,515	2,82,129	5,31,566	36,739

* For the purposes of this statement the working capital

A (1)—*concld.*

Reserved Fund	Other Funds	Working Capital†	Profit and loss for the year.	Usual dividend paid on shares	Most usual rate of Interest	
					On borrowings	On lendings
23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
6,260	352	80,369	+2,667	5	$3\frac{1}{2}$	$7\frac{11}{12}$
30,470	25,913	3,74,581	+5,658	$6\frac{1}{4}$	$2\frac{1}{2}$	$7\frac{1}{12}$
24,621	17,300	2,00,459	+2,449	$4\frac{1}{12}$	$2\frac{1}{2}$	$9\frac{3}{8}$
35,027	25,242	3,51,732	+4,016	5	$3\frac{1}{2}$	7
7,455	389	45,784	+3,350	6	3	$9\frac{3}{8}$
3,447	112	32,055	+1,809	5	4	$6\frac{1}{4}$
4,144	103	48,411	+2,616	5	$5\frac{1}{2}$	$7\frac{1}{16}$
1,763	901	85,869	+2,465	5	3	$7\frac{1}{8}$
19,805	28,892	3,47,172	+6,392	$6\frac{1}{4}$	2	$9\frac{3}{8}$
4,004	695	1,61,740	+8,342	$5\frac{1}{4}$	$1\frac{9}{16}$	$6\frac{1}{4}$
2,206	1,047	1,08,730	+2,669	$6\frac{1}{4}$	3	7
698	810	93,333	+2,964	4	3	$7\frac{1}{2}$
34,96,079	24,29,561	5,07,51,125	9,47,752	......	......	......

is taken to be the total of Columns 17 to 24.

STATEMENT

Operations of

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
Class I—Agricultural Credit, Unlimited.			Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	85	3,822	54,820	......	77,819	......
Kaira ...	88	6,213	16,440	266	25,776	223
Panch Mahâls ...	183	7,646	74,305	24	81,760	20
Broach ...	159	6,018	4,27,772	......	5,35,040	100
Surat ...	131	6,811	1,55,418	107	1,97,510	237
Dhârwâr ...	453	26,917	4,34,350	......	6,05,692	......
Belgaum ..	206	15,411	3,75,222	......	4,30,896	......
Bijâpur ...	170	9,639	43,180	......	1,54,522	......
North Kânara ..	92	6,889	1,09,954	......	1,26,147	......
Kolâba ...	48	1,681	22,340	......	18,442	......
Ratnâgiri ...	36	3,350	31,813	......	32,118	......
Thâna ...	118	4,536	1,95,266	......	1,84,619	......
Nâsik ...	221	7,462	1,82,901	5,787	2,49,740	5,027
East Khândesh ...	553	26,540	21,29,455	......	25,58,560	......
West Khândesh ...	322	13,768	4,95,762	......	6,76,210	......
Poona ...	119	11,649	1,95,582	32	2,81,223	32
Sâtâra ...	328	16,999	6,83,313	......	8,20,971	......
Sholâpur ...	191	10,866	1,24,971	2,300	1,75,425	505
Ahmednagar ...	153	4,783	2,65,348	......	2,80,970	3,642
Total, Unlimited ...	3,736	1,91,010	60,18,212	8,516	75,13,435	9,786
Class I—Agricultural Credit Limited.						
Ahmedabad ...	4	211	17,740	......	12,015	......
Kaira ...	1	48	......	......	......	......
Panch Mahals ...	......	......	......	......	......	......
Broach ...	3	133	9,715	......	2,758	......
Surat ...	3	152	53	......	51	......
Dharwar ...	11	442	18,743	......	6,443	......
Belgaum ...	6	207	5,683	......	178	......
Bijapur ...	1	......	......	......	......	......
Kanara (North) ...	2	41	300	......	225	......
Kolaba ...	......	......	......	......	......	......
Ratnagiri ...	......	......	......	......	......	......
Thana ...	2	180	1,088	......	894	......
Nasik ...	5	79	285	......	......	......

* The term "loans overdue" means loans due for payment which have

B.

Agricultural Societies, 1939-40.

Loans due by			Loans and Deposits received during the year from				
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
3,82,329	2,24,828	......	8,745	42,204	......	......	......
2,23,280	1,98,328	2,107	7,211	3,609	109	......	......
4,05,463	2,38,102	256	23,623	50,826	10,178	......	......
9,47,573	2,41,489	100	33,202	2,10,907	......	......	1,397
7,11,504	4,12,396	80	80,166	7,778	2,377	624	130
28,63,571	17,70,526	......	62,354	3,12,642	4,264	7,392	915
14,07,871	7,22,814	......	57,454	1,72,451	947	......	884
9,96,474	5,81,903	......	9,461	35,385	845	114	178
5,74,181	2,88,507	......	40,525	1,614	10,581	......	......
73,758	47,132	......	562	21,806	57	......	......
1,29,769	84,443	......	7,704	526	......	......	......
4,08,860	1,85,888	815	17,216	1,36,401	158	......	......
11,16,736	8,69,617	2,479	5,634	2,07,188	5,787	......	......
44,72,521	22,52,563	......	33,889	17,12,391	8,681	......	......
23,76,561	15,45,362	......	9,497	5,32,212	398	......	......
16,46,065	12,44,242	......	11,413	2,48,276	......	......	......
21,00,997	8,88,018	6,430	34,417	5,89,078	1	......	......
12,70,905	8,72,892	13,692	22,943	71,749	3	......	......
7,62,643	4,55,196	3,024	3,365	2,43,473	......	......	......
2,28,71,061	1,32,24,246	28,983	4,69,381	46,00,516	44,386	8,130	3,504
9,790	......	......	14,034	......	......	......	......
......	......	......	2,580	1,805	......	2,579	......
......	......	......	......	......	......	......	......
6,957	......	......	8,040	4,515	......	15,485	......
2	......	......	2,992	......	......	361	......
12,346	......	......	765	16,372	670	2,485	......
5,505	......	......	842	4,470	......	......	......
......	......	......	......	......	...	......	......
100	......	......	874	......	......	......	......
......	......	......	......	......	......	......	......
......	......	......	......	......	......	......	......
5,722	4,193	......	3,107	......	100	3,206	114
285	......	......	528	......		......	......

not been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Cost of Management	Share Capital paid*	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
Class I—Agricultural Credit, Unlimited.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Ahmedabad ...	11,785	78,613	25,272	33,085	......	2,16,782
Kaira ...	8,086	19,440	57,409	16,739	183	1,26,055
Panch Mahals ...	12,899	82,127	51,944	13,640	3,551	1,26,923
Broach ...	28,672	2,87,320	14,586	45,609	......	3,37,184
Surat ...	17,792	61,950	1,44,495	1,71,719	584	1,60,556
Dharwar ...	96,435	4,41,652	1,38,643	4,49,202	13,186	15,31,227
Belgaum ...	45,094	2,37,749	94,624	2,68,431	3,319	4,30,911
Bijapur ...	28,520	1,68,385	17,771	56,025	1,119	5,92,224
Northern Kanara ...	16,014	1,16,070	73,718	2,07,371	6,095	73,098
Kolaba ...	1,680	14,112	7,113	861	1,265	33,492
Ratnagiri ...	2,874	15,243	21,710	33,056	......	4,826
Thana ...	8,821	54,285	39,620	49,930	235	2,19,758
Nasik ...	28,394	1,60,319	39,854	22,688	880	8,67,987
East Khandesh ...	1,06,908	4,70,419	5,58,192	48,429	19,695	30,07,292
West Khandesh ...	61,363	3,03,823	1,51,278	25,837	3,493	14,75,152
Poona ...	45,041	1,51,793	1,15,217	78,492	1,599	12,16,065
Satara ...	58,377	4,06,246	1,97,214	1,43,827	6,644	10,13,684
Sholapur ...	39,793	1,15,912	87,445	86,436	11,484	5,22,636
Ahmednagar ...	28,150	1,06,057	28,609	36,179	4,791	5,00,807
Total, Unlimited ...	6,46,698	32,91,525	18,64,714	17,86,556	78,123	1,23,96,659
Class I—Agricultural Credit Limited.						
Ahmedabad ...	84	5,670	25	6,743	......	......
Kaira ...	93	540	......	449	......	......
Panch Mahals ...	......	......	......	......	......	......
Broach ...	688	2,610	3,350	......	......	1,900
Surat ...	441	2,052	25	828	......	......
Dharwar ...	1,515	6,655	628	200	660	13,794
Belgaum ...	606	3,705	185	......	......	4,468
Bijapur ...	......	......	......	......	......	......
Kanara (North) ...	362	655	300	704	......	......
Kolaba ...	......	......	......	......	......	......
Ratnagiri ...	......	......	......	......	......	......
Thana ...	407	5,185	5	2,926	......	......
Nasik ...	34	945	......	23	......	......

*For the purposes of this statement the working capital

B—*contd.*

…year from Government	Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest: On borrowings	Most usual rate of Interest: On lendings
22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
......	1,00,503	7,355	4,61,610	+9,190 −8,465	6¼	6¼	9⅜
15	1,00,158	6,194	3,26,193	+6,675 −2,609	......	......	10 15/16
......	1,84,204	13,934	4,76,323	+2,377 −3,384	7½	......	12½
......	3,80,110	37,069	11,01,878	+42,413	5	6	9⅜
......	2,61,168	18,703	8,19,175	+30,415	......	6¼	9⅜
......	12,26,696	47,928	38,48,534	+35,137	5	4	9⅜
1,000	6,41,654	37,641	17,15,329	+42,653	6¼	4	9⅜
......	3,97,549	24,305	11,97,378	+28,786	6¼	4	9⅜
159	1,98,703	13,145	6,89,159	+6,506	5	4	9⅜
......	19,184	8,998	85,025	+495	......	6	10 15/16
......	59,567	6,743	1,40,145	+1,681	6¼	6¼	9⅜
7,500	70,662	23,307	4,65,297	+8,403 −5,843	......	7	10 15/16
126	2,19,140	3,676	13,14,670	+39,375 −8,975	3⅛	3⅛	10 15/16
......	12,80,007	45,091	54,29,125	+87,390 −4,801	6¼	6¼	10 15/16
......	7,14,665	19,503	26,93,751	+90,503 −27,762	6¼	4 11/16	10 15/16
......	6,32,279	52,862	22,48,307	+20,029 −78,451	......	5⅜	9⅛
......	5,20,234	34,215	23,22,064	+43,600	3⅛	3⅛	9⅜
......	6,49,690	56,187	15,29,740	+10,826	6¼	4	9⅜
......	2,52,571	33,173	9,62,197	+27,184 −11,382	......	6¼	10 15/16
9,600	79,08,744	4,90,029	2,78,25,950	3,81,966	......	......	......
......	211	......	12,649	+257 −20	......	4	9⅜
......	48	42	1,079	+74	......	......	......
......	......	......	......	......	......	......	......
......	116	78	8,054	+714	3 to 6	9⅜	......
......	152	......	3,057	+5	......	4	6¼
......	196	3	22,136	+49	5	4	9⅜
......	46	118	8,522	−75	......	4	9⅜
......	......	......	......	......	......	......	......
......	......	55	1,714	−45	......	4	9⅜
......	......	......	......	......	......	......	......
......	......	......	......	......	......	......	......
......	......	......	......	......	......	......	9⅜
......	6,295	186	14,597	+331	......	......	9⅜
......	56	......	1,024	−5	......	......	

…is taken to be the total of columns 17 to 24.

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
Class I—Agricultural Credit, Limited—contd.						
East Khandesh ...	......	......	......	......	......	......
West Khandesh ...	......	......	......	......	......	......
Poona ...	4	118	1,890	......	15	......
Satara ...	13	404	2,030	......	......	......
Sholápur ...	2	239	658	......	7,391	......
Ahmednagar ...	3	151	2,155	......	875	......
Total, Limited ...	60	2,405	60,340	......	30,845	......
Grand Total of Class I, Agricultural Credit, Unlimited and Limited.	3,796	1,93,415	60,78,552	8,516	75,44,280	9,786
Class II—Purchase, Purchase and Sale Unlimited.						
Dhárwar ...	1	484	2,059	......	1,647	......
Total, Unlimited ...	1	484	2,059	......	1,647	......
Class II—Purchase, Purchase and Sale Limited.						
Dharwar ...	7	372	240	......	583	......
Belgaum ...	1	40	51	......	157	......
Thana ...	4	163	35,162	......	38,506	......
Násik ...	10	502	374	......	661	......
East Khandesh ...	15	5,712	......	......	......	......
West Khandesh ...	3	297	116	......	33	......

* The term "loans overdue" means loans due for payment which have not

B—*contd.*

Loans due by			Loans and Deposits received during the year from			Sales of goods to members	Purchase of members' products
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies		
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
......	......	......	......	......	......	......	......
......	......	......	......	......	......	......	......
1,875	......	......	298	1,156	......	......	......
2,030	......	......	1,403	1,275	......	......	......
34,924	23,369	......	4,299	801	......	5	126
1,280	......	......	......	2,510	......	......	......
89,816	27,562	......	39,762	32,904	770	24,121	240
2,29,51,877	1,32,51,808	28,983	5,09,143	46,33,420	45,156	32,251	3,744
2,198	2,198	......	......	800	......	2,966	......
2,198	2,198	......	......	800	......	2,966	......
2,203	1,814	......	93	123	50	1,049	......
656	656	......	......	......	......	......	......
8,639	1,462	......	112	......	......	......	......
54,434	54,088	......	1,895	21	......	......	......
......	......	......	99	......	......	......	......
111	......	......	......	......	......	......	......

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end of			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Class I—Agricultural Credit, Limited—contd.						
East Khandesh ...	...	......	......	...	...	......
West Khandesh ...	...	......	......	...	...	......
Poona ...	211	1,110	6	...	5	1,156
Satara ...	494	2,968	388	400	...	1,275
Sholapur ...	1,400	8,980	14,183	14,053	...	1,600
Ahmednagar ...	86	880	......	114	...	1,625
Total, Limited ...	6,421	41,955	19,095	26,440	665	25,818
Grand Total, of Class I, Agricultural Credit, Unlimited and Limited.	6,53,119	33,33,480	18,83,809	18,12,996	78,788	1,24,22,477
Class II—Purchase, Purchase and Sale Unlimited.						
Dharwar ...	414	......	......	...	...	......
Total, Unlimited ...	414	......	......	...	...	......
Class II—Purchase, Purchase and Sale Limited.						
Dharwar ...	328	4,110	143	166	9,478	956
Belgaum ...	69	1,200	......	...	112	......
Thana ...	694	6,070	3,367	2,156	...	......
Nasik ...	1,206	13,775	113	2,134	1,215	50,178
East Khandesh ...	16,124	......	10	16	...	330
West Khandesh ...	1,294	......	......	...	...	......

* For the purposes of this statement the working capital

B—*contd.*

year from Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest: On borrowings	Most usual rate of Interest: On lendings
22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
......	......	......	......	......	......	......	......
......	......	......	......	......	......	......	......
......	102	236	2,615	−133	......	......	......
......	391	6	5,428	+93	......	3⅛	9⅜
......	17,268	472	56,556	−1,897	......	4	9⅜
......	151	......	2,770	−73	......	......	......
......	25,032	1,196	1,40,201	−725	......	......	......
9,600	79,33,776	4,91,225	2,79,66,151	3,81,241	......	......	......
......	5,957	......	5,957	+188	......	......	......
......	5,957	......	5,957	188	......	......	......
......	2,988	200	10,991	−14	......	......	......
......	688	191	2,191	11	......	......	......
......	1,385	2,224	15,202	+1,451	......	......	9⅜
......	1,586	1,150	70,151	−154 1,059	5	6	9
......	4,238	5,212	9,806	+292	......	......	......
......	......	250	250	+224	......	......	......

* is taken to be the total of columns 17 to 24.

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to — Individuals	Loans made during the year to — Banks and Societies	Receipts from Loans and Deposits repaid during the year by — Individuals	Receipts from Loans and Deposits repaid during the year by — Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
Class II—Purchase, Purchase and Sale, Limited—contd.						
Poona ...	4	71	2,219	......	2,397	......
Satara ...	5	224	936	......	1,0[illegible]8	......
Sholapur ...	6	265	......	......	......	......
Ahmednagar ...	13	680	6,71,271	......	6,49,943	......
Total, Limited ...	68	8,326	7,10,369	......	6,93,318	......
Total, Class II, Purchase, Purchase and Sale, Unlimited ...	1	484	2,059	......	1,647	......
Grand Total of Class II, Purchase, Purchase and Sale, Unlimited and Limited ...	69	8,810	7,12,428	......	6,94,965	......
Class III—Production, Unlimited.						
Dharwar ...	11	359	......	......	......	......
Belgaum ...	2	106	......	......	......	......
Bijapur ...	1	40	......	......	......	......
West Khandesh ...	1	17		......	......	......
Total, Unlimited ...	15	522	......	......	......	......
Class III—Production, Limited.						
Dharwar ...	1	22	......	......	......	......
Thana ...	1	88	......	......	......	......
Broach ...	1	31	......	......	......	......
Surat ...	1	....			......	......
Total, Limited ...	4	141	......	......	......	......
Total, Class III, Production, Unlimited ...	15	522	......	......	......	......
Grand Total of Class III, Production, Unlimited and Limited ...	19	663	......	......	......	......

* The term "loans overdue" means loans due for payment which have not

B—*contd.*

Loans due by			Loans and Deposits received during the year from				
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
2,219	......	......	1,973	358	22	......	......
3,825	2,393	......	504	......	......	588	......
......	......	......	......	......	400	355	757
60,848	9,044	......	153	2,34,289	......	36,631	......
1,32,935	69,457	......	4.829	2,34,791	472	38,623	757
2,198	2,198	......	......	800	......	2,966	......
1,35,133	71,655	......	4,829	2,35,591	472	41,589	757
......	......	......	41	......	......	......	......
......	......	......	......	......	......	......	......
......	......	......	......	......	......	......	......
......	......	......	......	......	......	......	......
......	......	......	41	......	......	......	......
......	......	......	......	......	......	......	......
......	......	......	......	......	......	......	......
...... working.	......	......	......	......	......		
......	......	......	......	......	......	......	......
......	......	......	41	......	......	......	......
......	......	......	41	......	......	......	......

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Class II—Purchase, Purchase and Sale, Limited—contd.						
Poona ...	1,418	6,098	4,076	514	......	2,813
Sâtára ...	231	2,450	47	446	......	......
Sholapur ...	737	7,085	......	2,247	1,385	......
Ahmednagar ...	6,695	19,776	8,583	4,580	60	35,896
Total, Limited ...	28,796	60,564	16,339	12,259	5,200	90,173
Total, Class II, Purchase, Purchase and Sale, Unlimited ...	414	......	......	......	......	......
Grand Total of Class II, Purchase, Purchase and Sale, Unlimited and Limited ...	29,210	60,564	16,339	12,259	5,200	90,173
Class III—Production, Unlimited.						
Dharwar ..	1,458	205	4	44	......	......
Belgaum ..	827	......	......	......	......	......
Bijapur ...	......	......	19	42	......	......
West Khandesh ...	......	1	......	......	......	......
Total, Unlimited ...	2,285	206	23	86	......	......
Class III—Production, Limited.						
Dharwar ...	184	......	3	......	425	......
Thana ...	213	......	115	......	......	......
Broach ...	93	......	......	......	......	......
Surat ...				......		......
Total, Limited ...	490	......	118	......	425	......
Total, Class III, Production, Unlimited ...	2,286	205	23	86	......	......
Grand Total of Class III, Production, Unlimited and Limited ...	2,776	205	141	86	425	......

Not

* For the purposes of this statement the working capital

B—*contd.*

...year from						Most usual rate of Interest	
Government 22	Reserve Fund 23	Other Funds. 24	Working Capital * 25	Profit and loss for the year 26	Usual dividend paid on shares 27	On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
163	1,557	22,056	37,277	−947	......	6 to 7	......
......	2,603	226	5,772	255	5	6½	
......	3,083	1,291	15,091	+838	7½	......	......
......	17,936	16,945	1,03,776	6,455	4½ to 6½	6 to 7	9¾
163	36,054	49,745	2,70,507	9,470	......	......	......
......	5,957	......	5,957	188	......	......	......
163	42,021	49,745	2,76,464	9,658	......	......	......
......	5,571	......	5,824	−215	......	......	......
......	1,245	......	1,245	149	......	......	......
......	......	12	73	79	......	......	......
......	......	......	......	......	......	......	......
......	6,816	12	7,142	+13	......	......	......
......	627	......	1,055	−44	......	......	......
......	605	......	720	+2	......	......	......
......	......	64	64	+35	......	......	......
working.							
......	1,232	64	1,839	−7	......	......	......
......	6,816	12	7,142	+13	......	......	......
......	8,048	76	8,981	+6	......	......	......

...is taken to be the total of columns 17 to 24.

STATEMENT

Classification 1	Number of Societies 2	Number of members 3	Loans made during the year to: Individuals 4	Loans made during the year to: Banks and Societies 5	Receipts from Loans and Deposits repaid during the year by: Individuals 6	Receipts from Loans and Deposits repaid during the year by: Banks and Societies 7
			Rs.	Rs.	Rs.	Rs.
Class IV—Production and Sale, Unlimited.						
Belgaum ...	2	88	3,310	......	1,137	......
East Khandesh ...	1	48	117	......	221	......
West Khandesh ...	1	20	......	......	......	......
Poona ...	1	184	300	......	155	......
Total, Unlimited ...	5	340	3,727	......	1,513	......
Class IV—Production and Sale, Limited.						
Ahmedabad ...	1	12	......	......	......	......
Kaira ...	1	126	15,166	......	15,811	......
Panch Mahals ...	6	1,620	59,635	......	36,360	......
Broach ...	5	707	26,539	159	29,121	117
Surat ...	31	7,898	28,47,483	......	26,62,553	10,834
Ratnagiri ...	4	60	6	......	1,451	......
Dharwar ...	9	6,349	17,46,207	......	15,57,253	......
Belgaum ...	6	730	400	......	433	......
Bijapur ...	4	502	84,359	......	71,327	......
North Kanara ...	3	575	......	......	......	......
East Khandesh ...	8	2,312	4,58,486	5,679	4,69,529	8,635
West Khandesh ...	1	334	5,37,559	5,948	4,88,301	9,683
Poona ...	10	255	5,379	......	3,885	......
Satara ...	6	255	......	......	......	......
Sholapur ...	4	735	66,954	......	81,557	......
Total, Limited ...	99	22,094	57,82,770	11,786	53,73,547	29,269
Total, Class IV—Production and Sale Unlimited.	5	340	3,727	......	1,513	......
Grand Total of Class IV—Production and Sale, Unlimited and Limited.	104	22,434	57,86,497	11,786	53,75,060	29,269

* The term "loans overdue" means loans due for payment which have not

B—*contd.*

Loans due by			Loans and Deposits received during the year from				
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
13,310	5,947	......	......	3,760	......	......	......
994	877	......	......	153	......	......	......
60	60	......	......	......	......	125	52
1,480	1,447	......	......	......	......	......	......
15 844	8,331	......	......	3,913	......	125	52
......	......	......	231	......	......	......	......
14,891	......	......	5,833	......	......	......	......
50,421	......	......	1,59,386	12,955	25,694	......	2,90,369
20,212	42	121	49,410	33,001	3,017	6,597	......
1,96,471	1,658	4,518	8,02,277	16,58,911	1,82,762	1,06,720	65,211
1,184	1,184	......	......	......	......	......	8,479
3,48,274	75,866	......	49,672	5,21,969	......	29,778	2,484
2,483	2,483	......	100	......	......	......	......
31,291	7,960	......	2,380	35,074	......	4,527	9,761
......	......	......	7,677	10,000	7,300	......	......
1,83,905	81,385	7,730	20,263	1,11,302	3,000	......	......
89,802	......	5,846	3,500	......	......	8,59,028	62,202
1,494	......	......	7,265	5,88,633	......	......	......
......	......	......	......	43,078	......	......	......
32,928	6,579	272	2,685	13,366	1,523	1,12,909	1,12,395
9,11,357	1,77,157	18,487	9,53,013	30,28,289	2,23,296	11,19,559	2,60,532
15,844	8,331	......	......	3,913	......	125	52
9,27,201	1,85,488	18,487	9,53,013	30,32,202	2,23,296	11,19,684	2,60,584

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Class IV—Production and Sale, Unlimited.						
Belgaum ...	1,968	2,175	......	......	......	18,900
East Khandesh ...	38	......	147	......	......	691
West Khandesh ...	37	......	227	......	......	......
Poona ...	129	......	25	......	......	......
Total, Unlimited ...	2,172	2,175	399	......	......	19,591
Class IV—Production and Sale, Limited.						
Ahmedabad ...	......	......	231	......	......	......
Kaira ...	887	3,820	5,356	9,932	......	......
Panch Mahals ...	3,065	13,089	8,669	42,065	6,641	10,552
Broach ...	5,182	26,365	5,033	9,039	......	971
Surat ...	1,49,967	2,80,047	1,5[illegible],197	58,168	6,649	41,345
Ratnagiri ...	5	920	506	749	......	......
Dharwar ...	22,011	99,978	9,699	41,282	13,072	2,58,505
Belgaum ...	3,791	11,390	12,250	15,948	......	21,670
Bijapur ...	4,965	9,867	6,435	776	......	27,188
North Kanara ...	4,009	5,599	4,743	5,586	2,302	400
East Khandesh ...	13,907	48,450	21,435	349	......	1,31,949
West Khandesh ...	8,434	34,930	500	......	......	95,043
Poona ...	8,328	30,510	......	......	......	83,543
Satara ...	7,378	17,933	443	......	......	13,750
Sholapur ...	2,938	17,500	6,314	2,545	1,523	17,701
Total, Limited ...	2,32,093	5,91,638	2,17,563	1,34,516	30,187	7,02,167
Total Class IV—Production and Sale, Unlimited.	2,172	2,175	399	......	......	19,691
Grand Total of Class IV—Production and Sale, Unlimited and Limited.	2,34,265	5,93,813	2,17,962	1,34,516	30,187	7,21,758

* For the purposes of this statement the working capital

B—*contd.*

year from Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest On borrowings	Most usual rate of Interest On lendings
22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
......	776	160	22,011	−1,125	......	4	9⅜
......	367	......	1,205	+4	......	......	......
......	3,154	360	3,741	−86	......	......	......
......	1,722	300	2,047	−94	......	......	9⅜
......	6,019	820	29,004	−1,301	......	......	......
......	......	......	231	......	......	......	......
58	1,953	407	21,526	+364	5	4 to 4½	6¼
......	1,999	2,217	85,532	+706	3½	6	6½
......	9,662	4,771	55,141	5,778	6¼	4	9⅜
......	83,511	1,40,048	7,59,965	38,251	6¼	4½	6¼
......	116	226	2,517	......	......	6	9⅜
......	99,983	80,099	6,02,618	+11,320	$4\frac{11}{16}$	5	9⅜
......	14,091	8,133	83,482	−612	......	......	9⅜
......	5,332	2,029	51,577	408	5	6¼	9⅜
......	7,796	2,886	29,312	451	......	......	......
......	21,837	1,436	2,25,456	2,488	4	6¼	9⅜
......	5,512	5,997	1,41,982	−1,065	2	5 to 6	6 to 9
......	15,198	19,789	1,49,040	+8,150	......	6 to 7	9
......	1,473	948	34,547	+1,380	......	......	......
......	3,162	2,342	51,087	−1,035	......	6¼	9⅜
......	2,68,654	2,70,158	22,14,883	65,669	......	......	......
......	6,019	820	29,004	−1,301	......	......	......
58	2,74,673	2,70,978	22,43,887	64,368	......	......	......

is taken to be the total of columns 17 to 24.

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to: Individuals	Loans made during the year to: Banks and Societies	Receipts from Loans and Deposits repaid during the year by: Individuals	Receipts from Loans and Deposits repaid during the year by: Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
Class VI—Other Forms, Unlimited.						
Dharwar ...	12	1,393	...	...	1,675	...
Belgaum ...	1	7	...	...	...	...
Northern Kanara ...	5	347	...	...	25	...
West Khandesh ...	1	74	...	...	......	...
Total, Unlimited ...	19	1,821	...	...	1,700	...
Class VI—Other Forms, Limited.						
Ahmedabad ...	1	188	...	...	...	...
Kaira ...	5	684	27	...	81	410
Surat ...	7	574	4	...	...	...
Dharwar ...	13	1,013	...	...	3	...
Belgaum ...	6	1,379	...	...	...	...
Bijapur ...	1	1,706	...	...	...	...
North Kanara ...	3	983	...	...	...	...
Thana ...	4	556	...	...	270	...
Broach ...	1	23	...	...	...	...
Nasik ...	7	2,200	2,565	...	2,531	...
Ratnagiri ...	12	3,156	...	...	...	...
Kolaba ...	2	257	...	...	...	...
East Khandesh ...	13	6,638	164	3,000	433	3,000
West Khandesh ...	9	2,396	12,132	...	12,632	1
Poona ...	12	1,340	...	...	123	...
Satara ...	24	5,219	4,686	...	...	...

* The term "loans overdue" means loans due for payment which have not

B—*contd.*

Loans due by			Loans and Deposits received during the year from				
Individuals	Of which overdue *	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
12,735	12,735	...	62	...	...	...	...
...	...	...	...	...	...	...	...
230	230	...	39	...	...	...	...
498	498	...	...	...	...	...	...
13,463	13,463	...	101	...	...	...	...
...	...	...	...	...	...	...	...
29	...	400	1,149	...	20	5,777	...
4	...	...	450	...	266	2,510	...
720	689	...	221	...	...	327	...
...	...	...	100	...	...	1,872	53
...	...	...	...	...	...	...	...
...	...	...	...	...	...	43	44
14,563	14,563	...	228	...	...	...	...
...	...	...	...	...	...	...	...
6,402	6,402	531	...	...	...	32,609	...
...	...	...	...	...	...	1,300	...
4	...	...	...	...	...	...	...
732	...	...	1,230	12,319	...	23,802	...
12,909	...	245	4	...	347	34,414	33,029
182	182	...	...	24	...	...	...
4,686	...	...	934	5,398	100	1,036	...

been paid and for which extension has not been granted by competent authority.

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Class VI—Other Forms, Unlimited.						
Dharwar ...	1,056	10,960	15,301	50	1,598	8,438
Belgaum ...	...	270	...	...	...	...
Northern Kanara ...	721	2,038	2,564	2,000	...	1,094
West Khandesh ...	...	...	6,475	...	...	...
Total, Unlimited ...	1,777	13,268	24,340	2,050	1,598	9,432
Class VI—Other Forms, Limited.						
Ahmedabad ...	738	...	...	...	...	...
Kaira ...	3,875	...	...	299	...	...
Surat ...	2,432	605	4	234	...	...
Dharwar ...	4,752	6,175	1,214	297	215	...
Belgaum ...	4,197	140	174	...	...	...
Bijapur ...	3,934	...	...	...	...	...
North Kanara ...	214	...	...	...	...	...
Thana ...	1,143	1,410	6,570	2,873	...	...
Broach ...	4	225	...	...	...	...
Nasik ...	8,675	200	2	3,695	...	...
Ratnagiri ...	3,825	...	26	185	...	...
Kolaba ...	68	...	...	10	...	...
East Khandesh ...	23,483	...	98	10,238	2,408	11,108
West Khandesh ...	11,864	330	94	...	347	...
Poona ...	6,402	76	...	...	...	215
Satara ...	15,640	2,400	408	272	66	6,398

* For the purposes of this statement the working capital

B—contd.

year from						Most usual rate of Interest	
Government 22	Reserve Fund 23	Other Funds 24	Working Capital * 25	Profit and loss for the year 26	Usual dividend paid on shares 27	On borrowings 28	On lendings 29
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...	2,765	28,916	68,028	+268	...	...	...
...	47	...	317	+11	...	...	.
...	9,576	20	17,222	+102	...	...	$9\frac{3}{8}$
...	...	...	6,475	...	...	$4\frac{11}{16}$	$9\frac{3}{8}$
...	12,368	28,936	92,042	+381	...	...	...
...	1,684	2,442	4,126	−384	...	...	...
...	1,956	23,473	25,728	+250	...	...	...
...	16,984	6,625	24,452	+91	...	...	...
...	25,470	2,716	36,087	+533	...	...	...
233	17,388	...	17,935	−427	...	...	...
...	...	...	...	−80	...	...	...
...	35	732	767	+115	...	...	...
10,141	5,753	2,007	28,754	−64	...	...	7
...	23	...	248	+17	...	...	...
...	26,178	6,371	36,446	+4,092	...	...	...
...	2,159	11,400	13,770	−879	...	6	$9\frac{3}{8}$
...	125	757	892	...	...	...	...
...	17,665	1,40,459	1,81,976	−3,348	...	...	...
106	258	69,593	70,728	+28	...	...	...
...	11,393	13,764	25,448	−1,557	...	...	...
...	4,077	31,271	43,892	−3,320	...	...	...

is taken to be the total of Columns 17 to 24.

STATEMENT

Classification	Number of Societies	Number of Members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
Class VI—Other Forms, Limited—contd.						
Sholapur ...	8	779	...	400	...	953
Ahmednagar ...	17	1,896	4,071	...	79	...
Total, Limited ...	145	30,987	23,649	3,400	16,152	4,364
Total, Class VI, Other Forms, Unlimited ...	19	1,821	...	...	1,700	...
Grand Total of Class VI, Other Forms, Unlimited and Limited ...	164	32,808	23,649	3,400	17,852	4,364
Class I, Agricultural Credit, Unlimited and Limited ...	3,796	193,415	60,78,552	8,516	75,44,280	9,786
Class II, Purchase, Purchase and Sale, Unlimited and Limited.	69	8,810	7,12,428	...	6,94,965	...
Class III, Production, Unlimited and Limited.	19	663	...	...	...	...
Class IV, Production and Sale, Unlimited and Limited ...	104	22,434	57,86,497	11,786	53,75,060	29,269
Class VI, Other forms, Unlimited and Limited.	164	32,808	23,649	3,400	17,852	4,364
Grand Total of all Agricultural Societies in the Bombay Province, 1939-40 ...	4,152	2,58,130	1,26,01,126	23,702	1,36,32,157	43,419
Grand Total of all Agricultural Societies in the Bombay Province, 1938-39 ...	4,033	253,681	1,08,70,140	30,736	1,11,30,730	38,785

* The term "loans overdue" means loans due for payment which have not

B—*concld.*

Loans due by			Loans and Deposits received during the year from				
Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies	Sales of goods to members	Purchase of members' products
8	9	10	11	12	13	14	15
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	...	700	884	...	...	1,983	2,638
3,992	...	...	132	396	172	16,527	...
44,223	21,836	1,876	5,332	18,137	905	1,12,200	35,764
13,463	13,463	...	101	...	...	...	...
57,686	35,299	1,876	5,433	18,137	905	1,12,200	35,764
2,29,51,877	1,32,51,808	28,983	5,09,143	46,33,420	45,156	32,251	3,744
1,35,133	71,655	...	4,829	2,35,591	472	41,589	757
...	...	...	41	...	...	...	...
9,27,201	1,85,488	18,487	9,53,013	30,32,202	2,23,296	11,19,684	2,60,584
57,686	35,299	1,876	5,433	18,137	905	1,12,200	35,764
2,40,71,897	1,35,44,250	49,346	14,72,459	79,19,350	2,69,829	13,05,724	3,00,849
2,54,30,542	1,44,96,391	62,544	10,74,373	66,01,894	26,857	9,75,723	10,03,074

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Cost of Management	Share Capital paid	Loans and Deposits held at the end of the			
			Members	Non-members	Societies	Provincial or Central Banks
1	16	17	18	19	20	21
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Class VI—Other Forms, Limited—contd.						
Sholapur ...	4,328	44	...	955	...	...
Ahmednagar ...	7,450	472	125	4,889	222	396
Total, Limited ...	1,03,024	12,077	8,715	23,947	3,258	17,117
Total, Class VI, Other Forms, Unlimited ...	1,777	13,268	24,340	2,050	1,598	9,462
Grand Total of Class VI, Other Forms, Unlimited and Limited ...	1,04,801	25,345	33,055	25,997	4,856	26,579
Class I, Agricultural Credit, Unlimited and Limited ...	6,53,119	33,33,480	18,83,809	18,12,996	78,788	1,24,22,477
Class II, Purchase, Purchase and Sale, Unlimited and Limited.	29,210	60,564	16,339	12,259	5,200	90,173
Class III, Production, Unlimited and Limited.	2,776	205	141	86	425	...
Class IV, Production and Sale, Unlimited and Limited ...	2,34,265	5,93,813	2,17,962	1,34,516	30,187	7,21,758
Class VI, Other Forms, Unlimited and Limited.	1,04,801	25,345	33,055	25,997	4,856	26,579
Grand Total of all Agricultural Societies in the Bombay Province, 1939-40 ...	10,24,171	40,13,407	21,51,306	19,85,854	1,19,456	1,32,60,987
Grand Total of all Agricultural Societies in the Bombay Province, 1938-39 ...	9,13,778	38,89,973	24,53,576	20,60,732	1,02,922	1,42,61,710

* For the purposes of this statement the working capita

B—*concld.*

year from Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	Most usual rate of Interest: On borrowings	Most usual rate of Interest: On lendings
22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...	13,747	5,154	19,900	−33	...	...	...
...	5,272	20,967	32,343	+1,250	...	6 to 7	9[illegible]
10,480	1,50,167	3,37,731	5,63,492	−3,716	...	...	...
...	12,388	28,936	92,042	+381	...	...	...
10,480	1,62,555	3,66,667	6,55,524	−3,335	...	...	...
9,600	79,33,776	4,91,225	2,79,66,151	3,81,241	...	...	...
163	42,021	49,745	2,76,464	9,658	...	...	...
...	8,048	76	8,981	6	...	...	...
...	2,74,673	2,70,978	22,43,887	64,368	...	...	...
10,480	1,62,555	3,66,667	6,55,534	−3,335	...	...	...
20,243	84,21,073	11,78,691	3,11,51,017	4,51,938	...	...	...
15,777	81,42,484	11,27,186	3,20,55,360	3,57,506	...	...	...

is taken to be the total of Columns 17 to 24.

GENERAL STATEMENT B-1.

Operations of Land Mortgage Banks and Societies during 1939-40.

Province.	Number of Banks or Societies.	Number of members.	Loans made during the year to: Individuals.	Loans made during the year to: Banks and Societies.	Loans repaid during the year by: Individuals.	Loans repaid during the year by: Banks and Societies.	Loans (at the end of the year) due by: Individuals.	Loans (at the end of the year) due by: Banks and Societies.	Loans (at the end of the year) due by: Of which overdue. *	Share capital paid up.
1	2	3	4	5	6	7	8	9	10	11
	No.	No.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
The Bombay Provincial Co-operative Land Mortgage Bank Ltd., Bombay.	1	704	...	6,07,450	...	1,44,799	...	23,88,608	23,745	4,46,300
Primary Land Mortgage Banks	17	9,089	5,90,442	...	1,89,978	...	27,01,500	...	1,16,206	2,99,576
Grand Total	18	9,793	5,90,442	6,07,450	1,89,978	1,44,799	27,01,500	23,88,608	1,39,951	7,45,876

Province.	Borrowings held at the end of the year. Loans from: Individuals.	Borrowings held at the end of the year. Loans from: Banks and Societies.	Borrowings held at the end of the year. Deposit.	Borrowings held at the end of the year. Debentures: [illegible]	Borrowings held at the end of the year. Debentures: Government.	Reserve Fund.	Other Funds. †	Working capital.	Profit (+) and Loss (−) for the year.	Usual rate of dividend paid on shares.	Most usual rate of interest on: Borrowings.	Most usual rate of interest on: Lendings.
	12	13	14	15	16	17	18	19	20	21	22	23
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
The Bombay Provincial Co-operative Land Mortgage Bank Ltd., Bombay.	...	17,758	...	22,62,200	3,23,800	1,930	10,918	30,62,906	18,001	...	3¼	4½ to 5
Primary Land Mortgage Banks	...	25,87,673	860	...	...	25,728	2,631	29,16,468	3,877	...	......	...
Grand Total ...	...	26,05,431	860	22,62,200	3,23,800	27,658	13,549	59,79,374	21,878	...	......	...

* Including Rs.   from Banks and Societies.
† Funds outside the statutory reserve.
NOTE.—The term "loans overdue" means loans due for payment which have not been paid and for which extension has not been granted by competent authority.

STATEMENT C.

Operations of Non-Agricultural Societies, 1939-40.

STATEMENT

Operations of Non-

Classification.	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
			Rs.	Rs.
Class I—Credit, Unlimited.				
1. Ratnágiri	2	84	225	...
2. Ahmedabad	2	1,181	3,77,323	...
3. Sátára	3	304	10,520	...
4. Sholápur	3	97	3,379	...
5. Kánara (N.)	4	497	10,241	...
Total, Class I, Credit, Unlimited ...	14	2,163	4,01,688	...
Class I—Credit, Limited.				
1. Bombay	196	1,66,964	1,81,53,736	19,96,032
2. Thana	35	7,144	4,66,658	...
3. Kolába	11	2,172	8,39,972	...
4. Ratnágiri	29	3,914	10,29,974	...
5. Ahmednagar	16	6,208	24,95,112	86,036
6. Ahmedabad	30	6,977	8,82,310	...
7. Kaira	15	2,896	73,386	...
8. Panch Mahals	16	2,169	5,48,109	...
9. Broach	24	3,559	7,10,990	...
10. Surat	27	6,297	6,89,794	...
11. East Khándesh	29	9,815	26,23,604	...
12. West Khándesh	18	6,827	8,60,267	...
13. Násik	17	2,946	3,33,796	...
14. Poona	48	16,443	15,80,209	...
15. Sátára	30	6,488	14,37,923	...
16. Sholápur	38	9,941	5,84,323	...

* The term "loans overdue" means loans due for payment which have no

C.

Agricultural Societies, 1939-40.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
6,276	...	3,863	2,930	...	44	...	...
3,78,667	...	2,014	1,061	...	402	1,92,127	...
8,737	...	33,147	17,567	...	6,018	...	...
3,087	...	6,566	2,634	...	429	...	...
11,546	...	32,688	17,092	...	2,230	3,381	...
4,08,263	...	78,278	41,284	...	9,123	1,95,508	...
1,69,22,234	19,74,058	2,07,28,170	6,39,369	47,397	3,34,97,342	22,80,192	5,45,971
4,34,841	...	5,43,783	1,48,347	...	2,26,235	57,469	...
8,25,198	...	1,86,233	13,706	...	4,76,466	4,009	...
9,42,497	...	5,79,850	96,124	...	19,31,998	39.078	...
24,89,913	85,525	13,61,057	4,71,556	28,109	2,16,528	50,861	...
7,82,340	...	7,21,357	51,765	...	24,21,798	38,069	...
67,603	...	1,62,583	16,966	...	42,186	...	...
6,24,442	...	3,55,644	85,572	2,751	15,61,940	17,654	1,275
7,15,606	...	4,36,132	32,528	...	13,35,280	42,560	...
8,12,390	...	19,31,236	4,27,868	...	1,43,53,491	1,11,694	5,000
26,41,794	...	18,70,302	3,47,972	...	58,28,734	60,040	...
8,41,928	...	9,66,245	3,18,771	...	12,62,283	16,093	12,679
2,91,070	...	3,30,442	75,824	...	4,92,651	19,304	...
15,67,418	...	16,79.163	3,47,260	...	34,66,509	2,12,820	...
13,93,947	...	9,37,962	1,75,215	...	20,24,810	2,10,554	...
5,53,638	...	6,45,447	1,57,116	1,500	9,32,544	31,877	1,200

been paid and for which extension has not been granted by competent authority.

Classification	Sales of goods to members	Purchase of members' products*	Cost of management	Share Capital paid	Members
1	14	15	16	17	18
	Rs.	Rs.	Rs.	Rs.	Rs.
Class I—Credit, Unlimited.					
1. Ratnágiri	...	...	215	805	387
2. Ahmedabad	...	...	30,320	1,89,700	300
3. Sátára	...	...	556	1,525	9,911
4. Sholápur	...	...	297	675	2,148
5. Kánara (N.)	...	...	633	5,670	12,314
Total, Class I, Credit Unlimited ...	...	...	32,021	1,98,375	25,060
Class I—Credit, Limited.					
1. Bombay	...	...	5,65,558	69,80,981	1,52,12,088
2. Thána	...	...	12,656	2,38,362	2,04,863
3. Kolaba	...	...	3,648	1,47,119	53,407
4. Ratnagiri	...	...	15,620	1,32,535	2,67,781
5. Ahmednagar	...	...	30,812	2,98,992	10,13,303
6. Ahmedabad	...	...	13,849	2,59,710	2,98,948
7. Kaira	...	...	3,252	90,727	37,381
8. Panch Mahals...	...	...	9,569	1,41,555	1,70,391
9. Broach	...	...	13,831	2,63,125	3,88,202
10. Surat	...	...	52,430	6,16,375	9,56,666
11. East Khándesh	18,545	...	46,798	3,93,753	16,87,847
12. West Khándesh	...	...	21,228	2,88,264	6,73,346
13. Násik	...	...	7,067	2,31,531	1,05,054
14. Poona	...	...	44,855	6,46,376	10,85,735
15. Sátára	...	...	24,119	3,02,112	3,22,162
16. Sholápur	...	...	19,015	3,70,156	1,36,786

*For the purposes of this statement the working

C—*contd.*

Loans and Deposits held at the end of the year from									Most usual rate of interest	
Non-members	Societies	Provincial or Central Banks	Government	Reserve Fund	Other Funds.	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	On borrowings	On lendings
19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
982	...	...	...	7,250	396	9,820	+195	7	6¼	7 13/16
566	...	425	...	24,688	31	2.15,710	+17,077	...	3⅛	9⅜
16,100	...	...	...	9,893	3,031	40,460	+337	7½	6¼	9⅜
...	...	...	...	4,185	1,368	8,376	+213	4 11/16	6¼	12½
5,383	...	1,933	...	9,051	132	34,483	+584	...	6¼	9⅜
23,031	...	2,358	...	55,067	4,958	3,08,849	18,406	...	...	...
31,55,050	26,035	77,877	36,739	19,20,225	25,49,264	2,99,58,259	7,06,843	3½ to 6¼	3 to 4	9⅜ to 12½
14,345	...	62,054	200	68,895	19,934	6,08,663	+18,069	6¼	4	9⅜
60,956	72	4,300	...	21,370	2,741	2,89,965	+10,491	5	4½	9⅜
3,51,435	4,384	35,335	...	47,107	36,902	8,75,479	+26,504	6¼	3	9⅜
6,26,244	55,395	16,348	...	2,31,723	1,35,593	23,77,598	+38,680	6¼	4½	7 13/16 to 12½
2,55,347	54,599	35,395	...	38,126	15,082	9,57,207	+26,478	5	4	9⅜
26,655	...	...	...	34,191	8,936	1,97,890	+7,329	2	4½	9⅜
1,79,131	...	2,095	...	44,959	42,785	5,80,916	+12,208	6¼	3	9⅜
2,15,921	...	38,557	...	75,459	42,260	10,23,524	+18,083	6¼	4	9⅜
13,22,461	64,426	57,691	...	1,57,088	2,16,478	33,91,185	+59,472	6¼	4½	9⅜
6,84,085	...	1,28,076	...	1,79,933	1,46,269	32,19,963	+46,918	6	4 11/16	9⅜
5,01,755	42,106	20,026	...	1,13,021	83,243	17,21,761	+29,877	5	2½ to 3¼	9⅜
34,954	5,000	17,915	...	50,127	10,920	4,55,501	+10,435	7	6	9⅜
4,76,588	...	58,524	...	1,74,219	1,30,966	25,72,458	+49,616	...	5¾	9⅜
3,66,492	493	23,166	...	87,366	53,070	11,54,861	+31,836	3¼ to 6¼	3 to 5	9⅜
3,11,696	1,500	52,857	...	83,257	34,607	9,90,869	+22,434	6¼	4	9⅜

capital is taken to be the total of Columns 17 to 24.

Classification	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
Class I—Credit, Limited—contd.			Rs.	Rs.
17. Dhárwár	54	21,789	18,25,095	...
18. Belgaum	33	8,984	19,51,001	...
19. Bijápur	30	4,891	9,77,128	...
20. Kánara (N.)	15	6,872	8,09,731	...
Total, of Class I, Credit Limited ...	701	3,03,296	3,88,73,118	20,82,068
Total, of Class I, Credit Unlimited ...	14	2,163	4,01,688	...
Grand Total, of Class I, Credit Unlimited and Limited.	715	3,05,459	3,92,74,806	20,82,068
Class II—Purchase, Purchase and Sale, Limited.				
1. Bombay	13	6,320	...	...
2. Kolaba	1	79	...	...
3. Ahmedabad	2	144	...	...
4. Panch Mahals	2	622	47,679	...
5. Broach	2	164	...	...
6. Surat	2	791	53,624	...
7 Násik	4	32	...	...
8. Poona	4	530	3,729	...
9. Dhárwár	2	44	729	...
10. Kánara (N.)	1	121	...	...
11. Ahmednagar	1	46	...	...
Total, Class II—Purchase, Purchase and Sale, Limited.	31	8,893	1,05,761	...

* The term "loans overdue" means loans due for payment which have not

C—*contd.*

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
18,93,404	...	22,19,686	10,14,618	...	25,85,405	1,86,744	...
21,11,651	...	17,56,143	3,13,214	...	42,28,747	1,95,922	...
9,58,767	...	9,95,598	1,48,152	...	7,68,213	1,52,077	5,170
8,35,706	...	10,06,002	4,83,786	...	21,03,259	1,24,000	3,700
3,77,06,387	20,59,583	3,94,13,035	53,65,779	79,757	7,97,56,419	38,51,017	5,774,995
4,08,263	...	78,278	41,284	...	9,123	1,95,508	...
3,81,14,650	20,59,583	3,94,91,313	54,07,063	79,757	7,97,65,542	40,46,525	5,74,995
...	...	...	...	...	1,08,989	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	367	...	...
46,380	...	8,462	43	...	52,539	...	...
...	...	...	...	...	...	...	...
52,581	...	7,620	...	...	...	...	...
111	...	2,767	2,767	...	...	85	...
3,698	...	1,494	...	...	13,648	...	...
690	...	397	...	...	608	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
1,03,460	...	20,740	2,810	...	1,76,151	85	...

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid	Loans
					Members
1	14	15	16	17	18
Class I—Credit, Limited—contd.	Rs.	Rs.	Rs.	Rs.	Rs.
17. Dhárwar	...	...	51,461	8,84,842	6,37,266
18. Belgaum	...	...	33,597	5,41,315	7,38,129
19. Bijápur	...	...	20,505	4,42,667	2,45,717
20. Kanára (N.)	...	...	27,161	2,38,186	3,77,938
Total, Class I, Credit, Limited ...	18,545	...	10,17,032	1,35,08,683	2,46,13,054
Total, Class I, Credit, Unlimited ...	...	...	32,021	1,98,375	25,060
Grand Total, Class I, Credit, Unlimited and Limited.	18,545	...	10,49,053	1,37,07,058	2,46,38,114
Class II—Purchase, Purchase and Sale, Limited.					
1. Bombay	3,97,974	18,569	41,798	77,164	26,003
2. Kolaba	16,556	...	1,097	3,240	...
3. Ahmedabad	4,389	...	119	229	136
4. Panch Mahals	61,617	...	5,072	8,222	...
5. Broach	2,302	...	1,255	8,845	...
6. Surat	1,00,978	21,547	8,234	14,432	2,930
7. Násik	...	...	57*	1,500	...
8. Poona	35,433	...	4,242	3,482	381
9. Dharwár	2,492	...	90	540	266
10. Kánara (N.)	...	...	...	1,770	68
11. Ahmednagar	617	...	69	230	...
Total, Class II—Purchase, Purchase and Sale, Limited.	6,22,358	40,116	62,033	1,19,654	29,793

* For the purposes of this statement the working

C—contd.

and Deposits held at the end of the year from									Most usual rate of interest	
Non-members	Societies	Provincial or Central Banks	Government	Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	On borrowings	On lendings
19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
10,04,654	10,589	1,51,907	...	4,96,819	2,03,745	33,89,822	+62,496	...	...	...
9,19,947	...	26,775	...	2,76,381	1,90,560	26,93,101	+66,887	$6\frac{1}{4}$	4	9
2,62,819	65	1.29,745	...	1,51,137	35,407	12,67,557	+38,747	5	4	$9\frac{3}{8}$
7,93,191	24,530	3,615	...	1,59,521	1,16,754	17,13,735	+25,765	5	$3\frac{1}{2}$	$9\frac{3}{8}$
1,15,63,726	2,89,194	9,42,258	36,939	44,10,934	40,75,516	5,94,40,304	13,09,168	...	...	...
23,031	...	2,358	...	55,067	4,958	3,08,849	18,406	...	...	...
1,15,86,757	2,89,194	9,44,616	36,939	44,66,001	40,80,474	5,97,49,153	13,27,574	...	...	...
2,546	...	...	...	27,528	16,050	1,49,291	10,762	$6\frac{1}{4}$	...	...
...	...	...	...	1,501	548	5,289	+397	$4\frac{11}{16}$	...	...
261	...	...	...	143	86	855	+533	$6\frac{1}{4}$	4	...
5,874	...	...	...	3,175	1,749	19,020	+1,045	$6\frac{1}{4}$	4	...
...	...	...	...	231	1,854	10,930	+842	...	...	...
3,882	...	...	...	14,897	6,636	42,786	+3,883	$6\frac{1}{4}$	4	6
24	...	502	...	600	56	2,682	−177	...	...	$10\frac{15}{16}$
235	...	...	...	1,062	2,039	7,199	+1,438	$4\frac{1}{3}$	4	...
512	...	...	...	86	...	1,402	+197	...	...	...
...	...	894	...	...	...	2,732	...	...	...	...
...	...	...	...	...	...	230	−16	...	...	...
13,332	...	1,396	...	49,223	29,018	2,42,416	18,904	...	...	...

capital is taken to be the total of columns 17 to 24.

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
			Rs.	Rs.
Class IV—Production and Sale, Unlimited.				
1. Ratnágiri	2	67	460	......
2. Ahmednagar	1	22	16	......
3. Ahmedabad	3	79	......	......
4. Panch Mahals	1	14	......	......
5. Sátára	2	21	......	......
6. Sholápur	3	156	1,326	......
7. East Khandesh	3	154	1,407	......
8. West Khandesh	2	272	158	......
9. Násik	4	79	......	......
10. Dharwar	7	205	13,850	......
11. Belgaum	5	161	13,548	......
12. Bijapur	1	48	906	......
Total, Class IV—Production and Sale, Unlimited.	34	1,278	31,671	......
Class IV—Production and Sale, Limited.				
1. Bombay	1	85	172	...
2. Thana	1	72	...	...
3. Ahmednagar	4	830	...	...
4. Kaira	...	...	...	...
5. Poona	2	43	400	...
6. Sholápur	2	433	9,999	...
7. East Khandesh	...	...	...	...
8. Nasik	3	569	12,710	...
9. Dhárwár	4	408	29,278	...
10. Belgaum	3	245	...	...
11. Bijapur	2	240	3,896	...
12. Kánara (N.)	5	240	26,489	...
13. Ahmedabad	1	229	...	...
15. West Khandesh	1	185	...	...
15. Broach	1	12	...	...
Total, Class IV—Production and Sale, Limited .	30	3,591	82,944	...
Total of Class IV—Production and Sale Unlimited.	34	1,278	31,671	...
Grand Total, Class IV—Production and Sale, Unlimited and Limited.	64	4,869	1,14,615	...

* The term " loans overdue " means loans due for payment which have not

C—contd.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
518	...	2,028	1,549	...	2	...	...
145	...	478	478	...	...	...	...
527	...	1,948	1,948	...	1	39	...
68	...	149	149	...	7	...	...
...	...	40	40	...	...	...	...
1,406	...	6,388	4,834	74	1,738	...	...
6,791	...	29,390	28,743	...	6	3,126	...
187	...	8,357	8,025	...	2	...	...
224	...	11,891	11,823	...	1	...	...
14,759	...	11,443	3,172	...	748	1,250	...
14,442	...	4,969	1,464	...	38	...	...
989	...	2,446	1,925	...	220	...	...
40,056	...	79,527	64,150	74	2,763	4,415	...
39	...	541	...	...	...	...	...
78	...	1,677	1,677	...	...	29	...
616	...	9.604	9,604	748	...	...	...
...	...	...	...	...	...	...	...
271	...	3,354	2,301	...	79	492	...
10,149	...	21,517	17,276	...	39,368	1,469	...
...	...	...	...	...	...	...	...
10,734	...	3,137	3,137	...	...	23,600	...
26,963	...	16,974	6,804	2,327	6,523	3,163	...
...	...	...	...	...	905	...	...
1,700	...	2.289	...	...	285	3,200	...
22,631	...	29,530	1,102	...	1,13,857	300	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	400	...	...
73,181	...	88,623	41,901	3,075	1,61,417	32,253	...
40,056	...	79,527	64,150	74	2,763	4,415	...
1,13,237	...	1,68,150	1,06,051	3,149	1,64,180	36.668	...

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid	Loans — Members
	14	15	16	17	18
	Rs.	Rs.	Rs.	Rs.	Rs.
Class IV—Production and Sale, Unlimited.					
1. Ratnágiri	...	...	81	...	305
2. Ahmednagar	...	...	68	...	189
. Ahmedabad	...	...	96	760	175
4. Panch Mahals	...	...	10	...	231
5. Sátára	...	...	...	...	9
. Sholapur	2,356	2,363	257	...	433
7. East Khandesh	273	354	593	...	1,556
8. West Khandesh	...	...	167	...	507
9. Násik	...	...	172	...	2,961
10. Dharwar	15,068	1.248	1,485	150	2,637
11. Belgaum	40,331	39,730	972	205	784
12. Bijapur	1,424	844	162	...	625
Total, Class IV—Production and Sale, Unlimited.	59,452	44,539	4,063	1,115	10,412
Class IV—Production and Sale, Limited.					
1. Bombay	1,337	...	1,424	645	...
2. Thana	...	...	13	1,485	...
3. Ahmednagar	15,816	27,782	7,154	3,710	6
4. Kaira	...	...	...	...	...
5. Poona	...	...	58	496	415
6. Sholápur	29,533	31,184	3,374	11,341	376
7. East Khandesh	...	...	...	...	...
8. Nasik	20.897	29,544	4,589	8,470	...
9. Dhárwar	36,055	10.799	4,124	6,096	1,933
10. Belgaum	12,205	16,253	3,586	8,542	2,010
11. Bijapur	824	3,379	11,966	2,113	150
12. Kanára (N.)	...	...	4,507	16,462	28,821
13. Ahmedabad	2,995	2,004	2.753	1,030	...
14. West Khandesh	...	...	14	2,028	...
15. Broach	...	...	11	70	...
Total, Class IV—Production and Sale, Limited ...	11,90,662	1,20,945	33,573	62,488	33,711
Total of Class IV—Production and Sale Unlimited.	59,452	44.539	4,063	1,115	10,412
Grand Total, Class IV—Production and Sale, Unlimited and Limited.	1,79,114	1,65,484	37,636	63,603	44,123

* For the purposes of this statement the working

C—*contd.*

...and Deposits held at the end of the year from									Most usual rate of interest	
Non-members	Societies	Provincial or Central Banks	Government	Reserve Fund	Other Funds	Working Capital *	Profit and loss for the year	Usual dividend paid on shares	On borrowings	On lendings
19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...	...	...	49	1,706	263	2,323	+82	...	6¼	9⅜
...	...	598	...	...	...	787	+50	...	6¼	12½
...	...	338	...	1,084	188	2,545	−17	...	...	9⅜
...	...	...	...	187	...	418	+7	...	...	12½
...	...	...	...	71	...	80	...	...	...	...
2,190	...	46	167	5,454	883	9,173	−139	3⅛	6¼	9⅜
360	...	32,424	87	6,782	...	41,209	−3,267	...	4 11/16	10 15/16
...	...	...	...	8,067	25	8,599	+83	...	6¼	9⅜
...	...	7,094	...	5,510	...	15,565	+100	...	6¼	12½
1,957	1,639	2,887	...	9,262	4,427	22,859	+437	...	6¼	9⅜
1,588	348	...	498	9,586	1,753	14,762	+680	...	...	9⅜
393	...	...	266	1,320	88	2,692	+136	...	5½	9⅜
6,488	1,887	43,387	1,067	49,029	7,627	1,21,012	−1,843	...	...	...
...	...	...	...	105	...	750	−81	...	...	...
...	...	299	264	3,025	...	5,073	−33	...	6¼	12½
4,524	4,755	25,355	...	10,902	25,314	74,566	−242	...	6	9⅜
...	...	...	...	...	...	...	...	...	...	...
...	...	1,608	10	892	336	3,757	+36	...	6¼	12½
5,965	...	310	...	10,692	2,229	30,913	+2,612	6	4½	9⅜
...	...	...	...	...	...	...	...	...	...	...
618	...	10,311	250	420	5,000	25,069	+2,672	...	...	...
6,808	...	877	...	9,792	9.744	35,250	+618	...	6¼	9⅜
78	...	...	575	862	2,535	14,602	+813	...	...	...
...	...	1,600	...	2,004	...	5,867	−562	...	4	9⅜
43,952	...	547	...	16,950	6,987	1,13,719	+474	...	...	...
...	...	...	6,000	100	228	7,358	+757	6½	...	...
...	...	...	...	23	...	2,051	−9	...	...	...
200	...	...	...	...	...	270	+17	4	...	...
62,145	4,755	40,907	7,099	55,767	52,373	3,19,245	7,073	...	...	...
6,488	1,887	43,387	1,067	49,029	7,627	1,21,012	−1,843	...	...	...
68,633	6,642	84,294	8,166	1,04,796	60,000	4,40,257	5,230	...	...	...

* ...capital is taken to be the total of columns 17 to 24.

STATEMENT

Classification	Number of Societies	Number of members	Loans made during the year to	
			Individuals	Banks and Societies
1	2	3	4	5
Class VI—Others, Limited.			Rs	Rs.
1. Bombay	17	9,910	30,316	...
2. Thána	16	2,235	6,391	...
3. Ratnagiri	2	955	...	...
4. Ahmedabad	77	2,166	3,05,688	...
5. Kaira	7*	116	5,140	...
6. Panch Mahals	6	117	2,964	...
7. Broach	1	76	...	...
8. Surat	3	33	36,788	...
9. East Khandesh	2	89	300	...
10. West Khandesh	7	221	...	...
11. Poona	7	435	68,328	...
12. Satara	14	813	...	...
13. Sholapur	3	85	...	...
14. Dhárwár	4	152	...	...
15. Nasik	1	28	...	...
16. Belgaum	1	...	...	...
Total, Class VI—Others, Limited ...	168	17,431	4,55,915	...
Grand Total of Non-Agricultural Societies in the Bombay Province for 1939-40 ...	978	3,36,652	3,99,51,097	20,82,068
Grand Total of Non-Agricultural Societies in the Bombay Province for 1938-39 ...	936	3,23,779	4,09,82,700	11,73,324

* The term "loans overdue" means loans due for payment which have not

C—concld.

Receipts from Loans and Deposits repaid during the year by		Loans due by			Loans and Deposits received during the year from		
Individuals	Banks and Societies	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
6	7	8	9	10	11	12	13
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
27,945	1,000	3,66,717	4,140	6,000	4,94,998	...	...
32,559	16,190	2,62,310	3,390	4,247	86,882	...	29,727
...	...	...	...	...	...	...	...
2,32,701	...	14,08,657	82,680	...	17,867	...	...
110	...	15,359	...	...	12,379	...	...
29,786	...	20,286	2,300	...	13,559	...	...
...	...	...	...	...	3,204	...	...
11,647	...	25,142	...	...	11,276	28,682	...
...	...	300	...	...	...	...	...
32	...	...	...	...	...	...	...
68,811	...	2,67,602	16,297	...	25,469	12,906	...
...	...	...	...	...	133	...	...
3,477	...	7,379	1,033	...	...	...	...
...	...	857	857	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
4,07,068	17,190	23,74,609	1,10,697	10,257	6,65,767	41,588	29,727
3,67,38,415	20,76,773	4,20,54,812	56,26,621	93,163	8,07,71,640	41,02,866	6,04,722
4,03,86,604	8,67,599	4,18,48,103	49,28,081	65,720	4,79,20,225	24,25,263	1,20,332

been paid and for which extension has not been granted by competent authority.

STATEMENT

Classification	Sales of goods to members	Purchase of members' products	Cost of Management	Share Capital paid	Loans
					Members
1	14	15	16	17	18
	Rs.	Rs.	Rs.	Rs.	Rs.
Class VI—Others, Limited.					
1. Bombay	...	...	1,98,274	9,51,457	6,80,868
2. Thana	...	...	16,892	6,34,874	9,31.623
3. Ratnagiri	...	...	1,739	2,850	...
4. Ahmedabad	...	...	67,283	7,40,663	21,29,668
5. Kaira	...	...	495	17,000	19,885
6. Panch Mahals	...	...	448	18,850	1,28,517
7. Broách	...	...	303	7,045	1,199
8. Surat	...	...	287	16,500	5,106
9. East Khandesh	...	...	5,133	...	...
10. West Khandesh	...	...	220	820	...
11. Poona	...	...	2,552	1,27,655	3,62,549
12. Satara	...	...	805	1,600	225
13. Sholapur	1,790	...	369	4,900	...
14. Dharwar	...	...	3,050	38,250	6,295
15. Nasik	...	...	...	...	...
16. Belgaum	...	...	...	...	...
Total, Class VI—Others, Limited ...	1,790	...	2,97,850	25,62,564	42,65,935
Grand Total of Non-Agricultural Societies in the Bombay Province for 1939-40 ...	8,21,807	2,05,600	14,46,572	1,64,52,879	2,89,77,965
Grand Total of Non-Agricultural Societies in the Bombay Province for 1938-39 ...	8,42,720	1,55,376	10,87,379	1,53,73,949	3,14,89,013

* For the purposes of this statement the working

C—*concld.*

and Deposits held at the end of the year from									Most usual rate of interest	
Non-members	Societies	Provincial or Central Banks	Government	Reserve Fund	Other Funds	Working Capital*	Profit and loss for the year	Usual dividend paid on shares	On borrowings	On lendings
19	20	21	22	23	24	25	26	27	28	29
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
5,17,230	22,720	1,64,034	5,45,029	1,17,473	6,39,946	36,38,757	38,435	3	4	5
5,33,452	30,150	...	12,34,901	1,30,727	3,61,062	36,56,789	−35,718	...	4	6
...	...	...	...	1,006	88,962	92,818	1,002	7½	...	...
7,81,537	...	72,547	2,31,098	33,793	69,794	40,59,100	−516	...	5	6
2,664	...	...	...	165	3,136	42,970	−584	...	...	6
10,249	...	...	...	878	1,176	1,59,670	−4,006	...	3	6
...	...	2 900	...	1,181	728	13,053	−3	...	...	...
...	...	23,130	...	63	...	44,799	−165	...	5½	5
...	...	...	...	15	10,645	10,660	−421	...	...	...
...	...	...	...	...	3,614	4,434	−75	...	...	...
41,759	...	68,494	...	8,666	1,45,723	7,54,846	340	4	5	6½
85	...	...	...	535	3,931	6,376	347	...	...	...
...	...	...	...	903	15,036	20,839	597	5	...	7
179	...	...	41,172	2,668	78,485	1,67,049	928	...	...	...
...	...	...	...	3	...	3	2	...	...	...
...	...	...	...	...	...	...	...	...	...	...
16,87,155	52,870	3,31,105	20,52,200	2,98,076	14,22,238	1,26,72,143	−2,407	...	...	...
1,33,55,677	3,48,706	13,61,411	20,97,305	49,18,096	55,91,730	7,31,03,969	13,49,301	...	...	..
1,20,89,056	1,89,519	15,40,292	22,78,506	45,29,924	58,58,958	7,33,48,217	13,81,892	...	...	...

capital is taken to be the total of columns 17 to 24.

STATEMENT

Operations of Unions

District	Number of Unions including District Supervision Boards	Number of Societies affiliated to Unions in column 2	Total number of individual Members in Societies affiliated
1	2	3	4
Ahmedabad	4	103	7,419
Panch Mahals	3	62	2,319
Broach	5	162	6,150
Surat	8	149	14,142
Násik	6	157	5,574
Thana	5	117	3,587
Kolaba	1	35	971
Ahmednagar	5	162	5,136
Poona	6	203	11,436
Sátára	12	357	18,110
Sholápur	7	208	12,024
East Khandesh	16	560	29,129
West Khandesh	7	295	12,779
Dhárwar	20*	495	29,140
Belgaum	9	214	12,411
Bijapur	7	166	9,218
North Kanara	5	103	7,344
Total ...	126	3,558	187,701
Total for 1938-39 ...	128	3,505	191,819

D.

for the year 1939-40.

Total working capital of affiliated Societies	Expenditure in year	Percentage of column 6 on column 5 (one place of decimals)	Number of Supervising Staff maintained by Unions	Remarks
5	6	7	8	9
Rs.	Rs.			
5,75,047	4,611	8·0	4	
1,81,261	2,050	1·1	2	
11,01,972	7,567	0·7	6	
55,07,504	8,294	0·15	6	
8,36,916	7,419	0·9	7	
4,63,892	5,381	1·2	4	
72,996	753	1·0	1	
10,28,513	7,779	0·7	6	
20,41,479	13,598	0·6	8	
23,33,809	30,718	1·3	14	
16,45,546	9,730	0·5	8	
55,01,425	34,264	0·6	22	
26,19,793	21,976	0·8	12	
39,51,253	23,055	0·5	23	*Of which one Guaranteeing Union is not working.
17,35,329	9,670	0·5	9	
11,67,896	6,537	0·5	8	
7,10,767	4,924	0·6	4	
3,15,99,526	1,96,233	...	145	
3,36,50,233	1,97,729	0·5	137	

STATEMENT

Operations of Cattle and other Insurance

Classification	Number of Societies	Number of Members	Amount of risk insured	Premia collected	Supplementary contribution collected
1	2	3	4	5	6
A—Cattle Insurance—Agricultural—			Rs.	Rs. a. p.	Rs.
Broach	1	53	......	......	......
Total ...	1	53	......	......	......
Total 1938-39 ...	1	53	......	......	......
A—Life Insurance—Non-Agricultural—					
Bombay City	1	7,915	12,78,000	2,09,408	......
Total ...	1	7,915	12,78,000	2,09,408	......
Total 1938-39 ...	1	7,169	27,35,000	3,59,563	......

E.

Societies (Class V) for the year 1939-40.

Number of animals		Number of persons		Claims paid	Cost of management	Funds in hand at the end of year	Amount of risk re-insured	Amount of premia paid for re-insurance	Remarks
Insured	Lost	Insured	Dead						
7	8	9	10	11	12	13	14	15	16
				Rs.	Rs.	Rs.	Rs.	Rs.	
...	...	...	...	...	2	232	......	......	The information is only for 6 months as the Society has to close the books on 31st December 1939 instead of on 30th June 1940, to comply with the provisions of the Insurance Act regarding making up the account.
...	...	...	...	...	2	232	......	......	
...	...	...	...	...	2	232	......	......	
...	...	1,144	21	14,713	1,03,167	6,08,463	29,500	8,619	
...	...	1,144	21	14,713	1,03,167	6,08,463	29,500	8,619	
...	...	2,261	58	28,826	1,78,823	5,26,733	1,91,000	20,107	

STATEMENT F.

Operations of Resource, Consumers' and Producers' Societies for the year 1939-40.

Classification	Number of Societies	Number of members	Loans made during the year to		Receipts from Loans and Deposits repaid during the year by	
			Individuals	Banks and Societies	Individuals	Banks and Societies
1	2	3	4	5	6	7
			Rs.	Rs.	Rs.	Rs.
Resource Societies ...	4,879	5,79,226	7,50,28,749	1,59,31,330	7,47,02,217	1,58,57,422
Consumers' Societies ...	199	26,324	5,61,676	...	5,10,528	17,190
Producers' Societies ...	83	5,532	1,14,615	...	1,13,237	...
Total ...	4,161	6,11,082	7,57,05,040	1,59,31,330	7,53,25,982	1,58,74,612

Classification	Loans due by			Loans and Deposits received during the year from		
	Individuals	Of which overdue*	Banks and Societies	Individuals	Central Banks	Primary Societies
1	8	9	10	11	12	13
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Resource Societies ...	7,25,44,771	2,65,07,953	2,14,19,977	23,15,59,919	6,51,09,348	15,78,41,914
Consumers' Societies ...	23,95,349	1,13,507	10,257	8,41,918	41,673	29,727
Producers' Societies ...	1,68,150	1,06,051	3,149	1,64,221	36,668	...
Total ...	7,51,08,270	2,67,27,511	2,14,33,383	23,25,66,058	6,51,87,689	15,78,71,641

* The term "loans overdue" means loans due for payment which have not been paid and/or

† For the purposes of this statement the working capital is taken to be the total of Columns

STATEMENT F—*contd.*

Classification	Sales of goods to members	Purchase of members' products	Cost of management	Share Capital paid	Loans and Deposits held at the end of the year from		
					Members	Non-members	Societies
1	14	15	16	17	18	19	20
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Resource Societies ...	11,95,483	2,35,638	27,07,929	2,21,74,674	5,79,64,695	1,35,05,318	79,52,238
Consumers' Societies ...	6,24,148	40,116	3,59,883	26,82,218	42,95,728	17,00,487	52,870
Producers' Societies ...	1,79,114	1,65,484	40,412	63,808	44,264	68,719	7,067
Total ...	19,98,745	4,41,238	31,08,224	2,41,20,700	6,23,04,687	1,52,74,524	80,12,175

Classification	Loans and Deposits held at the end of the year from—*contd.*		Reserve Fund	Other Funds	Working Capital †	Profit or loss for the year	Usual dividend paid on shares	Most usual rate of interest	
	Provincial or Central Banks	Government						On borrowings	On lendings
1	21	22	23	24	25	26	27	28	29
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.			
Resource Societies.	2,21,90,993	89,582	1,41,53,481	84,48,612	14,64,79,593	21,50,671	...	...	...
Consumers' Societies.	3,32,501	20,52,200	3,47,299	14,51,256	1,29,14,559	16,497	...	...	...
Producers' Societies.	84,294	8,166	1,12,844	60,076	4,49,238	5,236	...	...	...
Total ...	2,26,07,788	21,49,948	1,46,13,624	99,59,944	15,98,43,390	21,72,404	...	...	...

which extension has not been granted by competent authority.
17 to 24.

STATEMENT

CENTRAL BANKS—RECEIPTS

Re

Classification	Share receipts	Receipts by Loans and Deposits from				Loans reco
		Non-members and members in an individual capacity	Provincial and Central Banks	Societies	Government	Individual members
1	2	3	4	5	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. *Provincial Banks.*						
1. The Bombay Provincial Co-operative Bank, Ltd.	......	8,71,11,676	1,40,19,703	14,30,50,565	......	1,96,00,676
2. The Bombay Provincial Co-operative Land Mortgage Bank, Ltd.	25,300	9,01,010	......	17,758	......	......
Total ...	25,300	8,80,12,686	5,40,19,703	14,30,68,323	......	1,98,00,676
2. *District Central Banks.*						
1. The Ahmedabad District Central Co-operative Bank, Ltd.	800	1,99,172	1,42,183	8,50,584	......	......
2. The Barsi Central Co-operative Bank, Ltd.	770	4,80,570	......	67,432	......	1,52,696
3. The Belgaum District Central Co-operative Bank, Ltd.	11,600	27,88,519	......	16,73,071	......	8,27,486
4. The Bijapur District Central Co-operative Bank, Ltd.	9,500	28,96,098	......	6,53,102	......	4,86,548
5. The Broach District Central Co-operative Bank, Ltd.	600	50,42,662	9,60,627	21,28,226	......	15,721
6. The East Khandesh Central Co-operative Bank, Ltd.	6,600	1,87,46,584	9,75,000	12,65,273	......	5,24,003
7. The Karnátak Central Co-operative Bank, Ltd., Dharwar	8,100	53,67,965	2,28,68,755	18,60,990	......	17,49,260
8. The North Kanara Central Co-operative Bank, Ltd.	110	90,812	64,158	1,98,811	......	55,191
9. The Poona District Central Co-operative Bank, Ltd.	4,920	1,60,26,933	1,60,97,370	32,05,747	1,37,28,645	6,04,106
10. The Sholápur District Central Co-operative Bank, Ltd.	1,075	37,76,067	2,12 104	3,40,861	......	7,11,164
11. The Surat District Central Co-operative Bank, Ltd.	840	77,52,731	......	18,70,009	......	5,33,738
Total ...	44,915	6,31,68,143	4,13,20,197	1,41,14,106	1,37,28,645	56,59,913
3. *Banking Unions.*						
1. The Borsad Taluka Co-operative Banking Union, Ltd.	1,860	857	......	4,440	......	275
Total ...	1,860	857	......	4,440	......	275
Grand Total ...	72,075	15,11,81,686	5,53,39,900	15,71,86,869	1,37,28,645	2,54,60,864

G. 1939-40.

AND DISBURSEMENTS.

ceipts.

and Deposits ... ved from			Income realized							
Provincial and Central Banks	Societies	Investment realised.	Interest received	Sale of goods to members	Other items	Total income of year (columns 10-12)	Opening balance	Grand total including the opening balance (columns 2 to 9, 13 and 14)	Share capital withdrawn	
8	9	9a	10	11	12	13	14	15	16	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
9,29,286	65,70,549	29,34,37,619	13,21,134	......	...	13,21,134	13,30,906	56,75,72,316	...	
......	1,44,799	......	99,454	......	1,937	1,01,391	2,18,577	14,08,835	...	
9,29,286	67,15,548	29,34,37,619	14,20,588	......	1,937	14,22,525	15,49,483	56,89,81,151	...	
......	87,581	......	18,367	......	71,253	89,620	1,61,902	15,31,842	...	
......	23,808	......	28,388	......	1,46,119	1,74,507	1,40,833	10,40,616	2,220	
......	2,42,052	......	90,103	......	2,826	92,929	9,76,668	66,12,355	8,650	
......	2,27,293	39,02,785	89,162	......	3,850	93,012	2,12,291	84,80,629	...	
......	6,56,533	8,66,890	1,51,591	......	90,581	2,42,172	1,24,585	1,00,38,016	400	
1,00,000	22,89,133	1,75,53,174	8,63,864	......	12,692	8,76,556	1,47,310	4,24,83,633	3,400	
......	8,69,317	......	2,11,111	......	31,688	2,42,854	2,44,482	3,32,11,753	900	
......	38,233	......	7,727	16	8,855	8,087	1,39,961	6,03,874	820	
......	2,56,895	5,38,395	2,19,330	......	13,966	2,33,296	1,29,092	5,08,25,399	...	
......	1,29,389	83,49,866	69,225	......	5,494	74,719	1,64,817	1,37,60,062	2,240	
......	13,00,027	......	2,08,154	......	1,14,73,817	1,16,81,971	5,93,456	2,37,32,772	...	
1,00,000	61,20,291	3,12,11,110	19,57,022	16	1,18,61,141	23,09,723	30,35,397	19,23,20,951	18,630	
......	4,046	......	151	......	1,689	1,840	905	14,223	...	
......	4,046	......	151	......	1,689	1,840	905	11,223	...	
10,29,286	1,28,39,585	32,46,48,729	33,77,761	16	1,18,64,767	37,34,088	45,85,785	76,13,16,325	18,630	

STATEMENT

CENTRAL BANKS—RECEIPTS

Disburse

Classification	Loans and Deposits repaid to				Loans		
	Non-members and members in an individual capacity	Provincial and Central Banks	Societies	Government	Individual members	Provincial and Central Banks	Societies
1	17	18	19	20	21	22	23
1. *Provincial Banks.*	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	8,66,45,900	1,50,99,709	14,18,59,831	10,900	2,00,55,791	9,29,218	63,62,506
2. The Bombay Provincial Co-operative Land Mortgage Bank, Ltd.	......	20,731	......	...	...	6,07,450	......
Total ...	8,66,45,900	1,51,20,440	14,18,59,831	10,900	2,00,55,791	15,36,668	63,62,506
2. *District Central Banks.*							
1. The Ahmedabad District Central Co-operative Bank, Ltd.	2,33,758	1,42,102	8,39,881	...	...	...	1,16,716
2. The Barsi Central Co-operative Bank, Ltd.	5,03,175	......	58,832	...	1,50,525	...	19,675
3. The Belgaum District Central Co-operative Bank, Ltd.	31,48,322	......	17,18,577	...	8,19,149	...	2,65,471
4. The Bijapur District Central Co-operative Bank, Ltd.	30,84,948	......	6,22,993	...	3,64,615	...	3,67,784
5. The Broach District Central Co-operative Bank, Ltd.	56,25,004	11,11,229	21,39,736	...	...	...	5,40,452
6. The East Khandesh Central Co-operative Bank, Ltd.	1,98,02,226	9,75,000	8,13,160	...	1,69,668	88,000	18,08,447
7. The Karnátak Central Co-operative Bank, Ltd., Dharwar.	55,73,290	2,22,41,941	18,43,142	...	23,20,381	...	8,47,202
8. The North Kanara Central Co-operative Bank, Ltd.	1,06,979	49,158	2,02,307	...	72,633	...	35,684
9. The Poona District Central Co-operative Bank, Ltd.	1,57,93,376	1,62,88,057	31,86,242	1,39,34,609	6,77,934	...	2,03,276
10. The Sholápur District Central Co-operative Bank, Ltd.	41,92,387	2,16,505	3,17,414	...	3,01,906	...	97,278
11. The Surat District Central Co-operative Bank, Ltd.	84,29,510	......	20,21,815	...	5,13,485	...	16,19,235
Total ...	6,64,92,975	4,10,23,992	1,37,64,129	1,39,34,609	53,90,296	88,000	59,21,220
3. *Banking Unions.*							
1. The Borsad Taluka Co-operative Banking Union, Ltd.	941	......	2,356	...	625	...	5,325
Total ...	941	......	2,356	...	625	...	5,325
Grand Total ...	15,31,39,816	5,61,44,432	15,56,26,316	1,39,45,509	2,54,46,712	16,24,668	1,22,89,051

G—*contd.*

AND DISBURSEMENTS—*contd.*

ments.

to	Expenses									
	Interest paid on loans and deposits	Dividend and bonus paid	Stock bought	Establishment and contingencies	Other items		Total expenditure (columns 24 to 28)	Closing balance	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30)	Remarks
23a	24	25	26	27	28	28a	29	30	31	32
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
29,39,72,629	9,25,692	55,392	...	3,92,708	...	...	13,73,792	12,62,040	56,75,72,316	
......	60,616	...	...	14,333	5,348	1,54,386	2,34,684	5,45,970	14,08,835	
29,39,72,629	9,86,308	55,392	...	4,07,041	5,348	1,54,386	16,08,476	18,08,010	56,89,81,151	
......	5,876	3,097	139	7,353	74,149	...	90,614	18,08,771	15,31,842	
......	14,450	5,385	...	8,086	1,59,590	...	1,87,511	1,18,678	10,40,616	
......	26,678	10,264	25,516	35,459	3,374	...	1,02,290	5,49,695	66,12,355	
37,03,911	28,537	7,858	1,849	27,201	6,556	...	72,001	2,64,377	84,80,629	
3,59,040	49,282	14,763	...	33,694	6,741	...	1,04,480	1,57,675	1,00,38,016	
1,78,84,213	5,13,176	22,799	381	78,327	1,83,747	...	7,98,430	1,41,089	4,24,83,633	
......	1,09,996	40,197	...	82,586	...	...	2,32,779	1,52,118	3,32,11,753	
......	4,789	5	...	3,753	2,587	...	8,542	1,25,159	6,03,874	
3,87,728	1,17,020	21,832	1,598	63,619	22,175	...	2,26,244	1,28,433	5,08,25,399	
84,28,140	34,892	3,983	...	26,182	733	...	65,790	1,38,402	1,37,60,062	
......	1,02,149	29,529	221	54,391	1,00,57,088	...	1,02,43,378	9,05,349	2,37,32,772	
3,07,63,032	10,06,845	1,61,712	29,704	4,20,651	1,05,16,740	...	1,21,32,059	27,89,746	19,23,20,951	
......	7	...	...	1,982	...	...	1,989	2,987	14,223	
......	7	...	...	1,982	...	...	1,989	2,987	14,223	
32,47,35,661	19,93,160	2,17,104	29,704	8,29,674	1,05,22,088	1,54,386	1,37,42,524	46,00,743	76,18,16,325	

STATEMENT

Central Banks—

Classification	Assets				
	Cash in hand and Bank	Market value of investments	Loans due by members (Individuals)	Loans due by Banks and Societies	Interest accrued to the Bank
1	2	3	4	5	6
	Rs.	Rs.	Rs.	Rs.	Rs.
1. *Provincial Banks.*					
1. The Bombay Provincial Co-operative Bank, Ltd.	42,62,041	88,70,511	10,94,510	88,17,673	2,42,124
2. The Bombay Provincial Co-operative Land Mortgage Bank, Ltd.	2,94,196	1,52,394	......	23,88,608	12,128
Total ...	45,56,237	90,22,905	10,94,510	1,12,06,281	2,54,252
2. *District Central Co-operative Banks.*					
1. The Ahmedabad District Central Co-operative Bank, Ltd.	1,08,771	30,329	......	2,71,460	1,043
2. The Barsi Central Co-operative Bank, Ltd.	1,18,678	19,612	3,15,148	1,02,508	......
3. The Belgaum District Central Co-operative Bank, Ltd.	5,49,895	2,53,394	4,77,197	5,47,817	5,598
4. The Bijapur District Central Co-operative Bank, Ltd.	2,64,377	4,52,240	1,86,081	9,21,430	5,332
5. The Broach District Central Co-operative Bank, Ltd.	1,57,675	6,74,692	1,34,279	4,38,489	27,072
6. The East Khandesh Central Co-operative Bank, Ltd.	1,41,658	12,82,045	1,50,959	34,31,051	1,83,171
7. The Karnátak Central Co-operative Bank, Ltd.	2,94,089	3,62,209	14,72,791	20,82,887	......
8. The North Kanara District Central Co-operative Bank, Ltd.	1,25,159	34,055	17,442	86,321	2,502
9. The Poona District Central Co-operative Bank, Ltd.	4,06,151	23,90,395	3,18,442	12,06,892	15,492
10. The Sholápur District Central Co-operative Bank, Ltd.	4,49,016	3,94,047	2,12,971	3,84,759	21,603
11. The Surat District Central Co-operative Bank, Ltd.	9,05,349	14,78,069	4,23,530	6,14,339	19,735
Total ...	35,20,818	73,71,087	37,08,840	1,00,87,953	2,81,548
3. *Banking Unions.*					
1. The Borsad Taluka Co-operative Banking Union, Ltd.	2,987	......	351	1,279	......
Grand Total ...	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

H.

Balance Sheet, 1939-40.

			Liabilities			
Present value of stock in hand	Other items	Total	Loans and deposits from non-members and from members in an individual capacity*	Debentures.	Loans and deposits from Provincial and Central Banks	Loans and deposits from Societies
7	8	9	10	10 (*a*)	11	12
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
......	4,50,311	2,37,37,170	90,56,575	12,80,000	44,30,684	50,16,038
......	2,67,453	31,14,779	......	25,86,000	......	17,758
......	7,17,764	2,68,51,949	90,56,575	38,66,000	44,30,684	50,33,796
716	1,222	4,13,541	1,16,488	......	5,693	1,92,172
1,491	22,549	5,79,986	4,04,885	......	......	15,604
23,941	26,124	18,83,966	11,03,276	......	......	3,42,310
6,400	42,250	18,78,110	13,59,730	......	......	1,46,348
......	9,65,147	23,97,354	14,59,716	......	2,87,869	1,55,673
9,363	43,446	52,41,593	25,98,392	......	6,53,479	5,19,127
16,500	1,15,144	43,43,620	28,69,677	......	......	3,77,486
1,100	820	2,67,399	1,48,516	......	15,000	53,228
12,809	10,75,631	54,25,812	41,17,287	......	25,081	3,73,532
......	56,900	15,19,296	11,18,304	......	23,447	98,659
8,771	8,63,429	43,13,222	31,14,188	......	......	2,40,590
80,991	32,12,662	2,82,63,899	1,84,10,459	......	10,10,549	25,14,729
250	428	5,295	102	......	......	2,137
81,241	39,30,854	5,51,21,143	2,74,67,136	38,66,000	54,41,233	75,50,652

STATEMENT

Classification	Liabi			
	Loans from Government	Share capital paid up	Interest due by the Bank	Cost of management due
1	13	14	15	16
1. *Provincial Banks.*	Rs.	Rs.	Rs.	Rs.
1. The Bombay Provincial Co-operative Bank, Ltd.	32,400	12,99,850	79,266	......
2. The Bombay Provincial Co-operative Land Mortgage Bank, Ltd.	......	11,46,300	29,257	1,459
Total ...	32,400	17,46,150	1,08,523	1,459
2. *District Central Co-operative Banks.*				
1. The Ahmedabad District Central Co-operative Bank, Ltd.	......	58,850	1,052	......
2. The Barsi Central Co-operative Bank, Ltd.	......	78,790	6,051	576
3. The Belgaum District Central Co-operative Bank, Ltd.	......	2,09,550	11,637	3,158
4. The Bijapur District Central Co-operative Bank, Ltd.	......	1,82,100	17,088	2,488
5. The Broach District Central Co-operative Bank, Ltd.	......	2,67,800	1,792	......
6. The East Khandesh Central Co-operative Bank, Ltd.	......	4,70,300	25,565	450
7. The Karnátak Central Co-operative Bank, Ltd.	......	5,57,400	39,202	878
8. The North Kanara District Central Co-operative Bank, Ltd.	......	29,670	4,098	......
9. The Poona District Central Co-operative Bank, Ltd.	......	3,79,930	68,316	823
10. The Sholápur District Central Co-operative Bank, Ltd.	......	1,27,400	10,299	1,274
11. The Surat District Central Co-operative Bank, Ltd.	......	3,53,180	5,085	265
Total ...	......	27,14,970	1,90,185	9,912
3. *Banking Unions.*				
1. The Borsad Taluka Co-operative Banking Union Ltd.	......	2,740	......	......
Grand Total ...	32,400	44,63,860	2,98,708	11,371

H—*contd.*

lities—*contd.*

Other items	Reserve fund under section 33 of Act II of 1912	Other funds, e.g., building funds, etc.	Other undistributed profits carried forward	Total	Profits + and loss – (column 14, Profit and Loss Statement)	Remarks
17	18	19	20	21	22	23
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
4,52,338	1,20,202	18,74,720	21,369	2,36,63,442	73,728	
3,156	1,930	10,918	......	30,96,778	18,001	
4,55,494	1,22,132	18,85,638	21,369	2,67,60,220	91,729	
6,792	15,667	11,614	1	4,08,329	+5,212	
5,513	51,822	9,821	139	5,73,201	+6,785	
811	96,510	90,136	160	18,57,548	+26,418	
16,455	62,733	72,146	480	18,49,568	+28,542	
31,181	1,18,657	52,782	......	23,75,470	+21,884	
75,278	2,98,274	5,25,000	1,514	51,67,379	74,214	
24,927	1,95,000	2,14,763	95	42,79,428	64,193	
5	14,210	2,800	32	2,67,559	—160	
1,67,318	1,34,309	1,28,754	......	53,95,330	30,482	
6,828	52,243	77,279	......	15,15,733	+3,563	
89,301	1,80,459	2,70,878	......	42,53,946	+59,276	
4,14,409	12,19,884	14,55,973	2,421	2,79,43,491	3,20,408	
415	......	......	......	5,394	—99	
8,70,318	13,42,016	33,41,611	23,790	5,47,09,105	4,12,038	

STATEMENT

Central Banks—Profit

Classification	Profit brought forward from last year	Profit				
		Interest accrued	By sale of goods to members	By purchase and sale of members' products	Other items	Total
1	2	3	4	5	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1. *Provincial Banks.*						
1. The Bombay Provincial Co-operative Bank, Ltd.	21,369	13,21,135	......	...	38,691	13,59,826
2. The Bombay Provincial Co-operative Land Mortgage Bank, Ltd.	933	1,03,415	......	...	62	1,04,410
Total ...	22,302	14,24,550	......	...	38,753	14,64,236
2. *District Central Banks.*						
1. The Ahmedabad District Central Co-operative Bank, Ltd.	1	18,367	......	...	67	18,434
2. The Barsi Central Co-operative Bank, Ltd.	139	......	......	...	29,315	29,315
3. The Belgaum District Central Co-operative Bank, Ltd.	160	5,597	......	...	87,332	92,929
4. The Bijapur District Central Co-operative Bank, Ltd.	480	5,332	......	...	83,122	88,454
5. The Broach District Central Co-operative Bank, Ltd.	...	99,342	......	...	4,015	1,03,357
6. The East Khandesh Central Co-operative Bank, Ltd.	1,514	4,26,293	......	...	11,362	4,37,655
7. The Karnátak Central Co-operative Bank, Ltd., Dharwar.	95	2,05,735	7,622	...	8,559	2,21,916
8. The N. Kanara District Central Co-operative Bank, Ltd.	32	8,382	16	...	343	8,741
9. The Poona District Central Co-operative Bank, Ltd.	...	2,19,330	......	...	13,966	2,33,296
10 The Sholápur District Central Co-operative Bank, Ltd.	...	17,281	......	...	45,910	63,191
11. The Surat District Central Co-operative Bank, Ltd.	...	1,06,005	......	...	7,662	1,13,667
Total ...	2,421	11,11,664	7,638	...	2,91,653	14,10,955
3. *Banking Unions.*						
1. The Borsad Taluka Co-operative Banking Union, Ltd.	...	151	......	...	1,689	1,840
Grand Total ...	24,723	25,36,365	7,638		3,32,095	28,77,031

I.

and Loss Statement, 1939-40.

Loss									
Interest due	Cost of management paid and due	Provision for bad and doubtful debts	Depreciation of stock and buildings	Other items	Total	Net profit + or loss − (Column 22 of Balance Sheet)	Amount of column 7 actually received	Amount of column 13 actually disbursed	Remarks
8	9	10	11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
9,25,692	3,31,778	7,800	3,997	16,831	12,86,098	73,728	11,17,702	12,06,831	
67,515	16,124	2,770	...	...	86,409	18,001	93,189	55,693	
9,93,207	3,47,902	10,570	3,997	16,831	13,72,507	91,729	12,10,891	12,62,524	
5,876	7,346	...	...	...	13,222	+5,212	2,328	12,504	
6,051	8,234	...	197	8,048	22,530	+6,785	29,315	15,888	
10,371	35,459	...	3,046	17,635	66,511	26,418	87,332	53,325	
17,088	27,338	...	712	14,773	59,911	+28,543	83,122	40,596	
44,577	31,173	...	...	5,723	81,473	+21,884	76,285	79,681	
1,07,562	78,327	1,48,000	2,064	27,488	3,63,441	74,214	2,54,484	1,89,876	
62,626	81,236	...	7,413	6,449	1,57,724	+64,192	2,21,916	1,03,643	
5,148	3,753	...	...	...	8,901	−160	6,239	4,803	
1,17,020	63,619	...	7,920	14,255	2,02,814	30,482	2,17,805	1,34,499	
10,299	25,863	...	301	23,165	59,628	+3,563	45,875	48,547	
...	41,710	...	2,140	10,540	54,390	+59,277	1,13,667	54,391	
3,86,618	4,04,058	1,48,000	23,793	1,28,076	10,90,552	3,20,408	11,38,368	7,37,753	
...	1,914	...	25	...	1,939	−99	1,840	1,939	
13,79,825	7,53,874	1,58,570	27,815	1,44,907	24,64,998	4,12,038	23,51,099	20,02,216	

STATEMENT J.

Supplementary Table for the Central Non-Credit Societies for the year 1939-40.

Classification	Cost of management.	On Society's Account				On Commission			
		Sale of goods to		Purchase of produce from		Sale of goods to		Purchase of produce from	
		Members	Non-members	Members	Non-members	Members	Non-members	Members	Non-members
1	2	3	4	5	6	7	8	9	10
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
The Bombay Provincial Co-operative Bank Ltd.	2,435	...	...	...	...	553	...	1,99,809-10-3	71,953-4-0
Total ...	2,435	...	...	...	...	553	...	1,99,809-10-3	71,953-4-0

STATEMENT K.

Abstract for the information of the International Agricultural Institute at Rome.

CENTRAL SOCIETIES—1939-40.

Province	Class	Type of Societies	Number of societies	Number of members		Number of affiliated Societies				Loans made during the year to	
				Individuals	Societies	Central credit	Agricultural credit	Non-agricultural credit	Others	Individuals	Banks and Societies
1	2	3	4	5	6	7	8	9	10	11	12
										Rs.	Rs.
Bombay ...	I	Central Banks.	14	11,129	4,820	36	4,900	738	376	2,54,46,112	1,38,25,719

Province	Class	Type of Societies	Sales of goods to members	Purchase of members' products	Cost of management	Most usual dividend paid on shares	Loans due by	
							Individuals	Banks and Societies
1	2	3	13	14	15	16	17	18
			Rs.	Rs.	Rs.	Per cent.	Rs.	Rs.
Bombay ...	I	Central Banks.	16	...	7,53,874	5	65,03,701	2,12,95,513

Province	Class	Type of Societies	Share capital paid up	Loans and deposits held from individuals and others	Loans from Government	Reserve and other funds	Most usual rate of interest		Remarks
							On deposits	On loans	
1	2	3	19	20	21	22	23	24	25
			Rs.	Rs.	Rs.	Rs.	Per cent.	Per cent.	
Bombay ...	I	Central Banks.	44,63,860	4,43,25,031	32,400	13,42,016	9½	6¼	

STATEMENT

Abstract for information of the

AGRICULTURAL

Province	Class of Societies, I to IV and VI	Types of Societies	Number of Societies	Number of members		Number of affiliated Societies			
				Individuals	Societies	Central credit	Agricultural credit	Non-agricultural credit	Others
1	2	3	4	5	6	7	8	9	10
Bombay ...	I	Unlimited ...	3,736	1,91,010	...	...	...	...	...
		Limited ...	77	11,361	...	...	...	...	...
	II	Unlimited ...	1	484	...	...	...	...	...
		Limited ...	68	8,326	...	...	...	...	...
	III	Unlimited ...	15	522	...	...	...	...	...
		Limited ...	4	141	...	...	...	...	...
	IV	Unlimited ...	5	340	...	...	...	...	...
		Limited ...	99	13,489	...	...	...	...	...
	VI	Unlimited ...	19	1,821	...	...	...	...	...
		Limited ...	145	30,987	...	...	...	...	...
		Grand Total ...	4,169	2,58,481	...	...	...	...	...

L.

International Agricultural Institute at Rome.

SOCIETIES—1939-40.

Loans made during the year to — Individuals	Loans made during the year to — Banks and Societies	Sales of goods to members	Purchase of members' products	Cost of management	Most usual dividend paid on shares
11	12	13	14	15	16
Rs.	Rs.	Rs.	Rs.	Rs.	Per cent.
60,18,212	8,516	8,130	3,504	6,46,698	$6\frac{1}{4}$
6,41,067	......	8,636	240	45,177	$3\frac{1}{3}$
2,059	......	2,965	......	414	......
7,10,369	......	38,623	757	28,796	5
...	......	......	......	2,286	......
...	......	......	......	490	......
3,727	......	125	52	2,172	......
29,08,748	11,627	10,06,242	1,95,321	76,944	......
...	......	......	......	1,777	......
23,649	3,400	1,12,200	35,764	1,03,024	......
1,03,07,831	23,543	11,76,922	2,35,638	9,07,778	......

STATEMENT

Province	Class of Societies, I to IV and VI	Types of Societies	Loans due by		Share capital paid of	Members' deposits
			Individuals	Banks and Societies		
1	2	3	17	18	19	20
			Rs.	Rs.	Rs.	Rs.
Bombay ...	I	Unlimited ...	2,28,71,061	28,983	32,91,525	18,64,714
		Limited ...	27,75,359	......	3,38,921	16,605
	II	Unlimited ...	2,198	......	......	......
		Limited ...	1,32,935	......	60,564	16,339
	III	Unlimited ...	......	......	205	23
		Limited ...	......	......	......	118
	IV	Unlimited ...	15,844	......	2,175	399
		Limited ...	6,94,674	13,848	2,85,226	62,333
	VI	Unlimited ...	13,463	......	13,268	24,340
		Limited ...	44,223	1,876	12,077	8,715
		Grand Total ...	2,65,49,757	44,707	40,03,961	19,93,586

L—*contd.*

Loans from Government	Reserve Fund	Most usua rate of interest		Remarks
		On Deposits	On Loans	
21	22	23	24	25
Rs.	Rs.	Per cent.	Per cent.	
9,600	79,08,744	4	$9\frac{3}{8}$	
......	50,644	$4\frac{1}{2}$	$9\frac{3}{8}$	
......	5,957	......	......	
163	36,064	6	$9\frac{3}{8}$	
......	6,816	......	......	
......	1,232	......	......	
......	6,019	4	$9\frac{3}{8}$	
......	1,75,481	......	......	
......	12,388	$4\frac{11}{16}$	$9\frac{3}{8}$	
10,480	1,50,167	6	$9\frac{3}{8}$	
20,243	83,53,512	......	......	

BOMBAY: PRINTED AT THE OVERNMENT CENTRAL PRESS